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ABSTRACT

This instructor's edition for a new accounts representative unit is intended to help teachers of 11th- and 12th-grade students and adults prepare them for pursuing a career in a financial institution. The unit follows a standard format that includes some or all of these nine basic components: performance objectives, suggested activities for the instructor, information sheets, assignment sheets, job sheets, activity sheets, transparency masters, tests, and answers to tests and assignment sheets. All of the unit components focus on measurable and observable learning outcomes and are designed for use for more than one lesson or class period. The unit covers procedures for opening an account and a broad range of services and procedures of a financial institution. Materials are keyed to a list of eight basic skills: reading, writing, mathematics, science, oral communication, interpersonal, creative thinking and problem solving, and employability. (KC)

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Series

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CIMC

Teacher Edition

Oklahoma Department of
Vocational and Technical Education
1500 West Seventh Avenue
Stillwater, OK 74074-4364

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New Accounts Representative

Instructor's Edition

Developed by the
Curriculum and Instructional Materials Center
for the Division of Business and Office Education
Oklahoma Department of Vocational and Technical Education
Oklahoma State Board of Vocational and Technical Education

91-007780

BO 1031

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FOREWORD

We believe that the single most effective way to improve educational programs is through the development and implementation of a sound instructional materials system. The *New Accounts Representative* book is designed for 11th and 12th grade students or adults who are interested in pursuing a career in the financial institution field.

The *New Accounts Representative* book is one of the *Introduction to Financial Services* Series. This book can be utilized as a stand alone curriculum for an entry-level career as a New Accounts Representative. Other books in the series are:

Introduction to Financial Services

Customer Service/Account Representative

Safe Deposit Representative

Proof Operator

Teller Operator

Course content will prepare the student for proficiency in the area of financial services as an efficient new accounts representative.

The use of this book along with the *Financial Services Series* serves as an instructional asset to build program uniformity, set minimum program standards, and provide a basis for teacher and student accountability. It is our belief that the total vocational business and office education program will benefit through the use of the *Financial Services Series*.

Roy Peters, Jr., Director
State Department of Vocational
and Technical Education

Janice Huston, State Supervisor
Oklahoma Department of Vocational
and Technical Education

PREFACE

Financial Institutions are changing, evolving institutions that respond to the changing and increasing needs of their customers. Innovations in the financial field are now having an impact on the future of industry and will influence your future financial habits.

Financial Institutions are providing many services for their customers—preauthorizd bill payment, direct deposit, pay-by-phone. We, the committee of the Financial Services Series, strived to provide you, the student, the most up-to-date information relevant to the financial field.

As you continue through this series, the financial services field will continue to change. The financial field is one of the most complex areas in the arena of business today. New laws are being implemented on a regular basis to balance the increasing financial needs in the world today.

Dr. Gayle A. Kearns, Curriculum Specialist
Curriculum and Instructional Materials Center
Oklahoma Department of Vocational and
Technical Education

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Without the help of the above persons this project would not have been completed to the quality that Oklahoma instructors have come to expect from the Oklahoma Department of Vocational and Technical Education.

Thanks are also extended to Michelle Sharp, Publication Designs Specialist, and Brenna Tillman, Desktop Publishing Operator, for their efforts in the completion of this project. To the artists who worked on this publication, thank-you for your creativeness. Also, thanks are extended to Dr. Gayle Kearns, Curriculum Development Specialist, for her assistance with the coordination and facilitation of this entire project.

Other Books in the Financial Services Series

Introduction to Financial Services

Teller Operator—May 1991

Proof Operator—May 1991

Customer Service/Account Representative—March 1991

USE OF THIS PUBLICATION

INSTRUCTIONAL UNITS

Instructional Units

New Accounts Representative is one Instruction book. A standard format was established in 1970 for development of instructional materials for all Oklahoma vocational teachers. This format includes nine basic components that form a unit of instruction: performance objectives, suggested activities for the instructor, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to tests and assignment sheets. Depending on specific objectives there may or not be transparency masters, assignment sheets, and job sheets included in the unit of instruction.

All of the unit components "zero in" on measurable and observable learning outcomes. Instructors are encouraged to supplement, personalize, localize, and motivate with these materials in order to develop a complete teaching/learning process.

Units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the instructor will help him or her determine the following:

A. Amount of material that can be covered in each class period

B. Skills that must be demonstrated

   1. Supplies and equipment needed

   2. Amount of practice needed

   3. Amount of class time needed for demonstrations

C. Supplementary materials, such as pamphlets and filmstrips, that must be ordered

D. Resource people to be contacted

Performance Objectives (White Pages)

Each unit of instruction is based on the performance needed for successful employment in an occupational area. Performance objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction, and specific objectives, stating the performance necessary to meet the unit objective.

Since the objectives of the unit provide direction for the teaching/learning process, it is important that instructors and students have a common understanding of the intent of the

objectives. Following is a list of performance terms, their meanings, and behavioral synonyms that may have been used for this material.

A. Name—The individual supplies a name for objects, events, or people

   Behavioral synonyms: Label, list, record, reiterate, repeat, write

B. Identify—The individual selects a named, described, or pictured object by pointing to it, touching it, picking it up, or selecting it

   Behavioral synonyms: Select, mark, match, choose, judge

C. State a rule—The individual communicates a relationship or principle that could be used to solve problems or perform a task

D. Apply a rule—The individual supplies an answer to a problem by using a stated relationship or principle

   Behavioral synonyms: Solve, calculate

E. Describe—The individual relates sufficient characteristics or properties of an object or event so that a second individual will be able to state what is being discussed

   Behavioral synonyms: Define, discuss, interpret, recite, tell how, tell what happens when

F. Distinguish—The individual selects an object or event from two or more that are easily confused

   Behavioral synonyms: Discriminate, differentiate

G. Order—The individual arranges three or more objects or events in a sequence based on a stated property

   Behavioral synonyms: Arrange, sequence, list in order, classify, divide, isolate, sort

H. Construct—The individual makes a physical object, a verbal statement, or drawing

   Note: Construct is used when the finished product or result is important.

   Behavioral synonyms: Draw, make, build, design, formulate, reproduce, transcribe, convert, put together, compile

I. Demonstrate—The individual performs several operations necessary to carry out a specified process

   NOTE: Demonstrate is used when it is desirable to watch the student perform a task, one of the highest levels of student performance.

Behavioral synonyms: Show your work, show procedure, perform an experiment, perform the steps, operate, remove, replace, turn off/on, (dis)assemble, (dis)connect

The objectives should be provided for the students and stressed throughout the teaching/learning process. This will help answer any questions concerning performance requirements for each instructional unit. The objectives can also help determine teaching strategies and instructional methods. Prepare for each unit by deciding how each objective can best be taught.

The objective sheet may also be used as a quick pretest to determine prior knowledge of students and to determine whether further study or activities are necessary. Instructors should feel free to modify, delete, or add objectives in order to meet the needs of the students and community. When changes in objectives are made, the instructor should remember to supply the needed information, assignment and/or job sheets, and criterion test items.

Suggested Activities (Pink Pages)

This component is included only in instructor material. The suggested activities pages assist the instructor during the preparation stage of the teaching/learning process by providing suggestions for delivery and/or presentation during the instructional process. Read the suggested activities before teaching the units to allow time to obtain supplemental materials, prepare audio-visual materials, and contact outside resources. Duties of the instructor will vary according to the particular unit.

The references that are listed are ones used in the development of each unit. They should be used by the instructor to supplement her or his knowledge of the subject area or to help students with particular interests or occupational objectives in the area covered.

Pre-test (yellow pages)

The pre-test provides a pre-assessment of the knowledge that a student possesses prior to instruction. In individualized instruction a student may challenge out of studying portions or all of the cognitive objectives. In a group instructional setting, instructors may evaluate the knowledge that a group of students are bringing with them and determine where instruction should be emphasized.

Information Sheets (Green Pages)

The information sheets provide "must know" content that is essential for meeting the cognitive (knowledge level) objectives of the unit. The information is written in a topical outline form and is keyed to the specific objectives.

Instructors will find that the information sheet serves as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective. The information sheet may also be used for coordinating activities and advisory committees.

Students should read the information sheet before the information is discussed in class. Space is provided in the margin for students and instructors to add notes that supplement, localize, personalize, or provide motivation for each unit.

Handouts (white pages)

Handouts are additional material that support and go beyond portions of the Information Sheet. Handouts include such activities as games, puzzles, and additional information that may be used to broaden the students understanding of the information. While handouts are not tested over directly, they may be used to solve a problem or assist in arriving at solutions for cognitive knowledge and higher-order thinking skills.

Transparency Masters (White Pages)

Transparency masters provide information in a special way. Transparencies direct the class' attention to the topic of discussion. Transparencies may present new information, or they may reinforce information presented in the information sheet. They are particularly effective when identification is necessary. Make transparencies and place them in the notebook where they will be immediately available for use.

Activity Sheets (Tan Pages)

The purpose of activity sheets is to provide activities not directly in support of any one objective but which support several objectives or seek to influence the student's beliefs, attitudes, or appreciation of the study area.

Activity sheets vary greatly in their number and design from unit to unit. Some deal with the student's attitudes and beliefs. These may ask rather personal questions and are not intended for review by anyone other than the student. Some activity sheets require the student to make written or oral reports. Other activity sheets may require the student to monitor his or her beliefs or other variables over a period of time and may have application in more than one unit.

Assignment Sheets (Tan Pages)

Assignment Sheets give students a chance at problem solving, self-assessment, and/or practical experience with the information. They assist students in the application of knowledge that is a necessary prerequisite to skill development. These may be given to the student for completion in class or used for homework assignments. Answer sheets are provided when appropriate and can be used by the student and/or instructor for checking student progress.

Job Sheets (Blue Pages)

Job sheets are another important segment of a unit of instruction. The job sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure needed to complete each task or job. Diagrams, photographs, and illustrations are provided to assist students in achieving the skill.

Instructors should demonstrate to students the procedure outlined in each job sheet. Furthermore, the instructor needs to localize the job sheet according to the equipment and supplies available in the local lab or shop situation. Job sheets also furnish potential employers with a picture of the skills being taught and the performances they might reasonably expect from a person who has had this vocational instruction.

Practical Tests (Yellow Pages)

The practical tests are designed to assist the instructor in the evaluation of the psychomotor activities (job sheets). The practical test provides instructors a valid mechanism for determining the student's level of ability in performing on the job sheet.

Tests (Yellow Pages)

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. It is crucial to note that both paper/pencil and performance objectives must be evaluated.

The tests may be written or oral. It is recommended that the tests be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered. A selection of questions from the units covered may be used for final tests at the end of each term if desired. If objectives have been added, deleted, or modified, be sure to make the changes on the test.

The acceptable response on a unit test, 85 percent in most units, may be raised or lowered to fit the topic or student's ability levels. The percentage applies to the overall score, not to each individual question. The final unit grade should be obtained by using the paper/pencil score along with evaluations of students' demonstrations of the desired skills. The tests are in the instructor's book but may be photo-copied for classroom use only.

Answers to Pretest, Test and Assignment Sheets (pink pages)

These components are designed to assist the instructor in the evaluation of student performances.

Teaching Methods

It is a challenge to keep students motivated. Supplement the objectives by providing the "why," personal experiences, and current information. Prepare for each unit by deciding how each objective can best be taught. Allow students to become involved in preparing and planning.

CORRECTIONS AND SUGGESTIONS

The Curriculum and Instructional Materials Center (CIMC) wants to provide vocational instructors and students with materials that are accurate and effective. Although the CIMC strives to maintain the highest standards of development and production, oversights occasionally do occur. If you find any errors in this or other CIMC publications, or have suggestions for improving their usefulness in vocational programs, please notify the CIMC staff. One easy way of pointing out errors is to make a photocopy of the affected page and to indicate the correction on the copy. Mail this information to the CIMC, where it will be used to correct the publication before the materials are reprinted.

To ensure that the material is updated on a timely basis, notify the CIMC of necessary corrections as soon as possible after discovering the error. Do not assume that someone else will notice the error and inform the CIMC; other users may be making the same assumption. Please send corrections and recommendations for improving this publication to the following address:

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BASIC SKILLS IN CIMC MATERIALS

Preparing students to enter successfully into today's world of work offers vocational education a substantial challenge. The contemporary workplace is characterized by constant and rapid technological change and by increasing job complexity and skill of work skills is or reduced to a bare three to five years. Out of this new workplace environment has arisen a growing national awareness of the critical importance of an American workforce armed with the skills necessary to survive in a competitive economy.

One result of this national awareness has been the emergence of a renewed emphasis on basic academic skills in all areas of education. Pressure to increase academic skill development is being placed on education by both legislative action and industry mandate. The new Carl D. Perkins Vocational and Applied Technology Education Act of 1990 sets stringent basic skill requirements for vocational education. State legislatures are increasingly requiring basic skills accountability by teachers and school administrators. Graduation exams, minimum competency requirements, and expected learner outcomes are being implemented with increasing frequency. In addition, business and industry are delivering the message clearly to educators that vocational competence now requires increased strength in the basic skills.

The issue of the basic skills currently required in the work place was very successfully addressed in a recent national three-year study conducted jointly by the American Society of Training and Development (ASTD) and the U.S. Department of Labor (DOL). The findings of this study were published in 1990 in the book, *Workplace Basics: The Essential Skills Employers Want.*

The ASTD/DOL research indicates clearly that American employers have discovered that their workforces need a variety of skills that include, but are not limited to, the classic academic trio of reading, writing, and computation. Employers now are also looking for competence in areas such as "learning to learn," problem solving and critical thinking interpersonal and teamwork skills, oral communication and listening techniques, and the social and personal management skills that demonstrate a capacity for independence and responsibility in on-the-job performance.

It is clear that the requirements of today's business and industry have expanded and re-defined "workplace basics." It is in line with this re-definition, and with the competency requirements of current education legislation, that the Oklahoma Department of Vocational and Technical Education has chosen to address "basic skills" in the instructional materials produced by its Curriculum and Instructional Materials Center.

It is not a new development for CIMC materials to contain information and activities which develop basic skills competencies in students undertaking vocational programs. What **is** new is the specific marking, or flagging, of items in our instructional materials that address basic skills.

To assist teachers and students in identifying activities which promote basic skills development, CIMC has implemented a marking system which uses simple graphic symbols, or icons. These icons are located in the left margins of Assignment Sheets, Activity Sheets, and Job Sheets. The following is an explanation of the icons and the kinds of basic skill activities they indicate.

1. ***READING SKILLS:*** Skills involving use of print resource material for obtaining and applying information.

Current vocational education literature indicates that functional literacy as a workplace basic needs to be defined in terms of reading competencies actually required for job performance. The activities identified with this icon as addressing reading skills in CIMC materials deal specifically with developing reading skills in an applied, job-related context. These range from general information-gathering activities to tasks requiring use of specific technical reference materials. Many contain a "learning to learn" aspect, which promotes engaging actively and purposefully in vocationally relevant enquiry.

2. ***WRITING SKILLS:*** Skills involving written communication of processes, information, or ideas.

Tasks identified with this icon promote development of skills in written communications. As with reading skills, the writing skills emphasized in CIMC materials have a vocational context. They include filling out forms, keeping work activity records, writing simple memos and letters, generating more complex reports and articles, and written expression of ideas and concepts related to vocational performance or exploration.

3. ***MATHEMATICS SKILLS:*** Skills involving computation, calculation, and interpretation of numerical data.

This icon identifies activities which develop vocationally-related skills in computation, measurement and estimation, selection and application of appropriate mathematical processes, and collecting, displaying, or interpreting data.

4. ***SCIENCE SKILLS:*** Skills involving mastery and application of scientific information or theory.

This icon marks activities which are related to the development of skills in either the physical or biological sciences. These skills stress occupationally-related applications of science and technology.

5. ***ORAL COMMUNICATION SKILLS:*** Skills involving speaking and listening.

Activities marked with this icon promote development of effective speaking and listening. They include practice in such areas as speaking techniques, word choice, non-verbal messages, use of communication media, and using active listening techniques. Many of these activities promote "learning to learn" skills in verbal enquiry.

6. ***INTERPERSONAL OR RELATING SKILLS:*** Skills involving working and getting along with others.

Activities which deal directly with skills in relating to others are marked with this icon. This includes areas such as multi-cultural awareness, group processes and dynamics, negotiation, dealing with conflict, cooperation and teamwork, values and attitudes, and leadership and motivation.

7. ***CREATIVE THINKING AND PROBLEM SOLVING SKILLS:*** Skills involving comprehending, applying, analyzing, and developing complex ideas and situations.

This icon identifies activities which stress development of higher-order thought processes such as problem identification and analysis, lateral thinking, evaluating alternatives, developing solutions, examining assumptions, and evaluating outcomes.

8. ***EMPLOYABILITY SKILLS:*** Skills involving choosing, obtaining, and succeeding in a career.

Activities marked with this icon relate to competencies required to obtain employment and develop a career. These competencies include specific occupational tasks. They also include items such as career analysis and selection, job searching, completing applications and resumes, interviewing, and business etiquette, and personal management skills required for job-keeping and maturing in one's work. Examples of the later category include personal presentation, self-discipline, work accuracy, reliability, discretion, punctuality, handling stress, judgement, confidence, etc.

Some activities in CIMC materials develop skills in more than one of the eight basic skill areas. In cases where the relative strengths of the skill elements are clearly discernable, the identification icon used is the one judged to be the primary, or strongest, element in the activity. For some activities, more than one icon is used, indicating equal strength of basic skills components in the activity.

The use of graphic icons to identify basic skills in CIMC instructional materials is the first in a series of steps designed to foster basic skills development in vocational students and accountability for vocational teachers. The Oklahoma Department of Vocational and Technical Education has developed a staged implementation strategy for integrating basic skills into CIMC materials. Additional basic skill elements in future CIMC publications will reflect the advancement of this staged implementation.

Development Coordinator
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OBJECTIVE SHEET	NEW ACCOUNTS REPRESENTATIVE	I

INTRODUCTION

New Account Representatives have a tremendous responsibility to the growth and success of their institution. You make the "first impression" on the customer. The first impression may determine if the new account relationship will be profitable for the customer and the institution. Talent is needed to coordinate the customer's financial needs because of the diversified accounts and investments now available.

UNIT OBJECTIVE

After completing this unit, the student should be able to open an account, and identify a broad range of services and procedures of the bank. The students will demonstrate these competencies by completing assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to:

1. Match terms associated with opening new accounts to their correct definition.
2. Match terms associated with types of accounts to their correct definition.
3. List the characteristics of a checking account.
4. List requirements about checking accounts that a New Accounts Representative should know.
5. List the benefits of savings accounts.
6. Describe the characteristics of savings accounts.
7. List the features of savings accounts that a New Accounts Representative should know.
8. Describe responsibilities of a New Accounts Representative.
9. List the steps in opening a new account.
10. Describe the procedure for completing an application form.
11. Describe the procedure for preparing a signature card.
12. Describe the procedure for adding a signature to a signature card of a personal account, sole proprietorship account, partnership account, and corporate account.

13. List the procedure for deleting a signature on a signature card from a personal account, sole proprietorship account, partnership account, and corporate account.

14. Distinguish between the W-9 form and the disclosure forms, Regulation E and Regulation CC.

15. Describe the procedure for preparing an initial deposit.

16. List the steps for filling out a deposit slip.

17. List the procedure for ordering personalized checks and deposit slips.

18. Describe the procedure for issuing a New Account Packet.

19. List steps for cross-selling.

20. List steps in handling objections.

21. Name the services offered by most financial institutions.

22. Describe the procedure for closing an account.

23. List common services offered by most financial institutions that a New Accounts Representative must know in order to be successful on the job.

24. Complete an application form. (Assignment Sheet 1)

25. Prepare a signature card. (Assignment Sheet 2)

26. Complete a W-9 Form and a disclosure form, Regulation E, pertaining to Electronic Funds Transfer (EFT) and Regulation CC, pertaining to Funds availability. (Assignment Sheet 3)

27. Prepare an initial deposit. (Assignment Sheet 4)

28. Order personalized checks. (Assignment Sheet 5)

29. Type a thank you letter. (Assignment Sheet 6)

30. Match financial services to specific customer needs. (Assignment Sheet 7)

31. Open a Savings Account. (Assignment Sheet 8)

SUGGESTED ACTIVITIES	NEW ACCOUNTS REPRESENTATIVE I

PREPARATION

- Obtain materials to supplement this unit.
- Obtain pamphlets and brochures from local institutions (Your Insured Deposit-FDIC, FSLIC, Funds Available Policy, EFTS, etc.)
- Invite a New Accounts Representative from a local financial institution to demonstrate how to open an account. Supply speaker with unit objectives prior to speaking engagement.
- Obtain *The New Accounts Desk—Don't Take Orders—Make Sales* video from Oklahoma Department of Vocational and Technical Education, Video Resource Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074.

DELIVERY

Objective 1

- Survey the class to see how many have a checking account and savings account.
- Have a New Accounts Representative from a local institution demonstrate how to open an account.
- Discuss the terms and definitions related to opening new accounts.
- Match cards of terms with cards of definitions to aid in studying the terms.

Objective 2

- Discuss the terms and definitions related to the types of checking and savings accounts available.
- Use Activity Sheets 1 and 2 and assign students to collect data from all financial institutions. Chart the types of accounts available, requirements, fee, and rate of interest for the account.
- Compare types of accounts being offered between banks, savings and loans, and credit unions.

Objective 3

- Discuss the characteristics of a checking account.

- Ask students to identify more characteristics of their own checking account.
- Show video, *The New Accounts Clerk—Don't Take Orders—Make Sales.*
- Discuss video

Objective 4

- Discuss with the class information that is vital about checking accounts that a New Accounts Representative must know.

Objective 5

- Discuss with the students the benefits of a savings account.
- Ask students to bring their savings account book to class, if possible, to share with the class.

Objective 6

- Discuss the characteristics of a savings account to see how it differs from a checking account.

Objective 7

- As a group activity, have the class list as many features as possible in regards to a savings account.

Objective 8

- Discuss the many responsibilities of a New Accounts Representative and see if the class can name more.

Objective 9

- Discuss opening new accounts procedure.
- Show samples of various forms used in opening an account (forms will vary).
- Provide each student with a packet of forms. Relate the forms to the specific procedure.

Objective 10

- Use Handout 1 to discuss the application form.

Objective 11

- Provide each student with a sample signature card, if possible.
- Use Handout 2 to discuss a Corporate Resolution authorizing the opening of Deposit Accounts.
- Use Handout 3 to discuss a Partnership Depository Agreement.

Objectives 12 and 13

- Use Handout 4 to show types of signature cards.
- Discuss different types of signature cards.
- Discuss power of attorney card.
- Discuss the safest way to handle an addition or a deletion on a signature card.

Objective 14

- Discuss Handouts 5 and 6.
- Show pamphlets on Funds Availability information (Regulation CC) and a disclosure of Regulation E regarding use of Electronic Funds Transfer (EFT).
- Provide each student with a W-9 Form.

Objectives 15 and 16

- Use Handout 7 to show types of deposit slips.
- Provide students with a deposit slip and discuss how to fill it out.

Objective 17

- Provide students with a pamphlet from Deluxe Check Printers to illustrate styles of checks, designs of checks and checkbook cover.
- Discuss check order form. Handout 8.

Objective 18

- Show a new accounts packet issued by a local financial institution.

- Discuss bank identification card.
- Demonstrate how to issue temporary checks and deposits.

Objective 19

- Discuss skills to cross-sell other bank services.

Objective 20

- Give class scenarios for handling objections.

Objective 21

- Let the class break up into groups and see which group can brainstorm for the most services offered by financial institutions.

Objective 22

- Describe the procedure for closing an account.

Objective 23

- Discuss the services offered by a financial institution to give students practice in knowing the services offered by the institution in order to better sell the services.
- Discuss the different types of records.

APPLICATION

Objective 24

- Use Assignment Sheet 1 to give students practice in filling out an application form.

Objective 25

- Use Assignment Sheet 2 to give students practice in filling out a signature card.

Objective 26

- Use Assignment Sheet 3 to give students practice in completing a W-9 Form.

Objective 27

- Use Assignment Sheet 4 to give students practice in completing a deposit slip.

Objective 28

- Use Assignment Sheet 5 to give students practice in filling out a check order.

Objective 29

- Use Handout 9 to discuss letter style and punctuation.
- Students brainstorm and instructor writes down information to be included in the body of the letter.
- Students compose and type a thank you letter.
- Use Assignment Sheet 6 to give students practice in composing and typing a thank you letter.

Objective 30

- Use Assignment Sheet 7 to give students practice in matching specific customer needs to the financial services available.

Objective 31

- Use Assignment Sheet 8 to give students practice in opening a savings account.

EVALUATION

Pretest

- Pretest qualifying students.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in unit or create supplementary materials for individual students as required.

Written test

- Explain to students that they will be asked to demonstrate on the written test the actions listed in the specific objectives.
- Give written test.

  NOTE: The written test may be given in sections if desired.

- Evaluate students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

Audiovisual Materials

- *The New Accounts Desk: Don't Take Orders...Make Sales*, video, Oklahoma Department of Vocational and Technical Education, Video Resource Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074.
- *Expedited Funds Availability*, video, Federal Reserve Bank.

Books

- Principles of Banking, 3rd edition, 1988, American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036.
- Your Insured Deposit—FDIC, FSLIC, Electronic Funds Transfer System, Funds Availability Policy, etc.

PRETEST ANSWERS	NEW ACCOUNTS REPRESENTATIVE	I

OBJECTIVE 1

1. q
2. o
3. c
4. i
5. e
6. d
7. v
8. h
9. b
10. x
11. g
12. u
13. k
14. dd
15. j
16. ff
17. s
18. n
19. l
20. y
21. p
22. t
23. z
24. m
25. w
26. cc
27. a
28. r
29. bb
30. aa
31. f
32. ee
33. gg

OBJECTIVE 2

1. l
2. e
3. q
4. k
5. g
6. p
7. o
8. c
9. v
10. a
11. u
12. d
13. b
14. i
15. j
16. m
17. x
18. f
19. n
20. r
21. t
22. s
23. w
24. h

OBJECTIVE 3

Answer must include the following:

- Customer controls the disbursement of funds in the account.
- Periodic statements are provided that state all transactions involving the account.
- Checks are widely accepted forms of payment.
- Account deposits are protected by bank management policy and the FDIC.
- All collected funds on deposit in an account are available to the customer on demand.
- Access to funds on deposit is available only to those persons designated by the customer.
- Checking accounts can be tied to other bank services such as automatic transfers, overdraft loans, and ATMs.
- A variety of checking account plans are available, often including budget or thrift plans.
- Personalized, scenic, and designer check styles are available.

- Checking accounts are a way for the customer to establish a relationship with a financial institution, which may be useful for reference purposes.

OBJECTIVE 4

Answer must include the following:

- Type of account
- Minimum balance or deposit required
- Whether a savings account is related to the fees
- Monthly service charges
- Fee per check
- Fee for printing
- Whether there are special features or associated services attached to the account

OBJECTIVE 5

Answer must include the following:

- Convenience
- Security
- Income
- Increased credit availability
- Additional related services

OBJECTIVE 6

Answer must include the following:

- Savings accounts are a means of accumulating funds for future use
- Customers have immediate access to funds on deposit in regular (Passbook), NOW, and Super NOW accounts
- The amount of interest actually paid on deposits in a savings account is determined by the interest rate, the duration of the deposit, the deposit base, and the method of compounding

OBJECTIVE 7

Answer must include the following:

- Type
- Minimum deposit
- APR
- Compounding method
- Annual yield
- Withdrawal penalty
- Maturity date
- Special or additional features

OBJECTIVE 8

Answer must include the following:

- Have the ability to recognize the financial needs of the customer
- Be knowledgeable of all the services available to the customer
- Be knowledgeable of the legal requirements for establishing the legal binding contract
- Develop a smooth presentation of information required for the institution's records

OBJECTIVE 9

- Interview
- Application
- Identification
- Account number
- Signature Card
- W-9 Form/Federal Regulation Forms CC on Funds Availability and Regulation E on Electronic Funds Transfer
- Initial Deposit
- Check Order

- New Accounts Packet
- Thank-you letter

OBJECTIVE 10

CIF NEW ACCOUNT FORM

ACCT NO 55-5692 NEW ☒ REOPEN ☐ DATE (current)

NAME Judy Hallett

ADDRESS 1600 Cascade Boulevard

ADDRESS Tulsa, OK 73555

ADDRESS

ADDRESS

ADDRESS

PLACE OF EMPLOYMENT Lakeside Paper Company BUSINESS PHONE 687-2341

YEAR EMPLOYED '89 HOME PHONE 687-4800

SS NO OR TAX ID 447-75-6987 OFFICER —

SPOUSE EMPLOYER NA SPOUSE SS NO NA

AUXILLARY ADDRESS

JOURNAL COMMENTS (6 CHARACTERS)

JOURNAL COMMENTS (6 CHARACTERS)

STATEMENT COMMENT (6 CHARACTERS)

TYPE OF ACCOUNTS BEING OPENED

☒ CHECKING ☐ SAVINGS

TYPE Indiv. DESC CLASS Reg. TYPE CLASS

☐ CD ONLY ☐ LOAN ONLY

☐ SAFE DEPOSIT ☐ OTHER (SPECIFY)

DRIVERS LICENSE NO 447-75-6987

EXPIRATION DATE CREDIT BUREAU

PREVIOUS BANK First Bank and Trust NEW ACCOUNT LETTER YES ☐ NO ☒

REMARKS Reference - Matey Hess TIME OPENED 10:30 a.m. INITIALS (student's init)

I AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

CUSTOMER'S SIGNATURE Judy Hallett ☐ YES, MAIL ME ANY CARDS

I HAVE RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER'S SIGNATURE Judy Hallett

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OBJECTIVE 11

Acct. # 55-5492 Judy Hallett

X	Checking	Savings	

Signature Judy Hallett

I hereby authorize the signature appearing below in the transaction of any and all business in my behalf with

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Authorized Signature _____

Authorized Signature _____

Social Security No. or Tax Payer's I.D. No 447-75-6587

Date (current date)

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above

OBJECTIVE 12

To add a signature to a signature card for a personal account

- Be sure it is signed by all existing signers
- Issue new signature cards
- Have all signers sign the new cards
- Stamp the new card "replacement" and record the date

To add a signature to a corporate account

- Be sure a corporate resolution signed by the board of directors and signed by the corporate secretary is received
- Prepare a new signature card

OBJECTIVE 13

To delete a signature on a signature card from a personal account, sole proprietorship, partnership, corporation:

Personal Account

- Authorization must be in possession before a co-owner may be deleted
- Most financial institutions will require that the account be closed and a new one opened
- A letter of authorization from the person whose signature is being deleted must be received

Sole Proprietorship Account

- A letter of authorization will delete any signature
- The account can be closed and a new one opened

Partnership Account

- A new signature card and partnership resolution is needed
- Written authorization must be received before a partner can be deleted from the account

Corporation Account

- An authorization from the board of directors must be received
- A new corporate resolution and new signature card must be on file

OBJECTIVE 14

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)
Judy Hallett

Address
1600 Cascade Blvd.

City, State, and ZIP code
Tulsa, OK 73555

List account number(s) here (See instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number: 447 75 6987

OR

Employer identification number:

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code. (See **Highlight** below.) ▶ [X]

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Judy Hallett Date ▶ (current date)

Instructions (*Section references are to the Internal Revenue Code.*)

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form, and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain **Form SS-5**, Application for a Social Security Number Card, or **Form SS-4**, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "Applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

PRETEST ANSWERS - New Accounts Representative
I - 17

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB *Vo-Tech Student Bank*

111 E. 6th Box 999
Votechsville, OK 73515
(405) 322-4500

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after this cut-off time or on a day we are not open, we may consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the seventh business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

A list of our ATMs is enclosed.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 may not be available until the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 may not be available until the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 may not be available until the second business day after the day of your deposit.

Funds from all other check deposits may not be available until the tenth business day after the day of your deposit.

CUSTOMERS NAME & A/C #

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

x Judy Hallett (Current date)

For Your Information and Disclosure of Regulations E

Regarding Use of Electronic Funds Transfer (EFT)
Cash Cards and Direct Deposits

1. WHERE ARE SCS MONEY CENTERS LOCATED?

   Answers will vary depending on location of financial institution.

2. WHAT DOES MY MONEY CENTER CARD ENABLE ME TO DO?*

   Your Money Center Card conveniently lets you bank TWENTY FOUR hours a day, SEVEN days a week. It can be used at any location in the STATE that displays the emblem of your money card. You can access your checking account, your savings account, or both for:

   *Making deposits.
   *Withdrawing cash.
   *Obtaining account balances.
   *Transferring funds between your savings and checking or vice versa.
   *Paying for purchases at any merchant that displays your money card emblem.

3. HOW CAN I GET A CASH CARD OR PERSONAL IDENTIFICATION NUMBER (P.I.N.) REPLACED?

   You have a choice. Either come to the Bank or write us at:

   Name of Institution
   Address

   We are not permitted to process any order received in any other manner.

   URGENT INFORMATION

   DO NOT write your P.I.N. on your card. This could protect you against unauthorized use of your card.

4. WHAT ARE YOUR BUSINESS DAYS?

   (This will depend on individual financial institution)

5. IS THERE AN ADDITIONAL CHARGE FOR USING THE MONEY CENTERS?

   No charge is made for deposits or balance inquires. Each withdrawal is charged as 1 check.* This will vary depending on the financial institution.

6. IS THERE A LIMIT ON HOW MANY TIMES I MAY USE MY CASH CARD OR A LIMIT ON THE DOLLAR AMOUNT?*

   Between the hours of 12 a.m. and 8 a.m. and except for certain hours on Sunday each card group (all cards assigned to the same account, as with a husband and wife) may be used 5 times or for a maximum withdrawal of $100.00*

   *Amounts may vary

   Except for the hours above, each card group may use their Cash Card an unlimited number of times, during a 24 hour period for a maximum withdrawal of $500.00.*

   *Maximum amounts may vary.

7. WHAT TYPE OF RECEIPTS WILL I RECEIVE?

   Money Centers & Point of Sale transactions: You will receive a receipt each time a transaction is completed on your account.

   Also you will receive a monthly account statement unless there are not transactions in a particular month. In that case you will receive a statement at least quarterly.

8. AM I LIABLE FOR ANY UNAUTHORIZED TRANSFER FROM MY ACCOUNT?

   Tell us AT ONCE if you believe your card and/or P.I.N. has been lost or stolen. Call us IMMEDIATELY. If you tell us within 2 business days, you can lose no more than $50.00 if someone used your card and P.I.N. without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and P.I.N. and we can prove we could have stopped someone from using your card and P.I.N. without permission if you had told us, you could lose as much as $500.00. Also if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

9. WHAT SHOULD I DO IF I BELIEVE AN UNAUTHORIZED TRANSFER HAS BEEN MADE FROM MY ACCOUNT?

   Call us IMMEDIATELY at (local number) and we will take the information or write us at:

   Institution Name
   Address

10. WHAT ARE DIRECT DEPOSITS?

    Direct deposits are a form of electronic banking. They are also called preauthorized electronic funds transfers. By using direct deposit services, you can have your payroll, Social Security benefits, and other forms of earning deposited automatically to your account.

11. WHY SHOULD I USE DIRECT DEPOSITS INSTEAD OF THE WAY I HANDLE THEM NOW?

    Safety — Direct deposits eliminate the worry of receiving your check in the mail and depositing the check in the bank.

    Quick — Your account is credited on the same business day as the deposit becomes effective.

    Convenient — Saves you time.

12. CAN I MAKE PAYMENTS THROUGH THIS SYSTEM?

Yes. Many insurance and other companies are now using preauthorized electronic funds transfers systems. Contact your company for details.

13. HOW MUCH WILL MY ACCOUNT BE CHARGED FOR USING THESE SERVICES?

No charge is made for deposits. Each withdrawal is charged as 1 check.

14. HOW CAN I BE SURE THAT MY ACCOUNT IS CREDITED OR DEBITED FOR THE CORRECT AMOUNT ON TIME?

Upon receipt of an electronic funds deposit, we will mail a notice of the deposit to the account owner. You will also receive a monthly statement (unless there are no transactions on your account).

15. WHAT IF I DECIDE TO PUT A STOP PAYMENT ON A PREAUTHORIZED ELECTRONIC TRANSFER?

You have a choice. Either come to our customer service department, call us at (local number), or write us at:

Local Financial Institution
Address

We must receive your notice at least 3 business days before the payment is scheduled to be made. If you call, we will require you to put your notice in writing and get it to us within 14 days after you called.

16. WHAT IF THE BANK SHOULD FAIL TO MAKE A TRANSFER OR TO STOP PAYMENT ON A CERTAIN TRANSFER?

The bank may be liable to the consumer for all damages proximately caused by the bank's failure to make a transfer pursuant to the consumer's instructions, except where:

1. Consumer's account has insufficient funds.

2. The funds are subject to legal or other encumbrance; or other Federal Reserve Board or comptroller of the Currency limitations.

3. The terminal has insufficient funds to complete the transfer; or other Federal reserve Board of Comptroller of the Currency limitations.

The Bank may be liable for damages where the Bank failed to properly credit deposits, subject to the normal policies and procedures of the bank; and where the bank failed to stop payment of an item, subject to normal policies and procedures of the Bank. However, in no circumstances shall the Bank be liable for any damages where the error or failure is the result of an Act of God and the Bank exercised due care, or where a technical or mechanical malfunction was known to the consumer.

17. WHAT SHOULD I DO IN CASE OF ERRORS ON QUESTIONS ABOUT MY ELECTRONIC FUNDS TRANSFER?

Telephone us at (local number) or write us at:

Financial Institution
Address

Notify us as soon as possible, if you think your statement or receipt is wrong of if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

a. Tell us your name and account number.

b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

c. Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate your complaint or questions. If we do this, we will recredit your account within 10 business days for the amount you think is in error, so that to complete our investigation. If you are asked to put your complaint or question in writing and we do not receive it within 10 business days, your account will not be recredited.

If there was no error we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

18. WOULD THE BANK EVER GIVE OUT INFORMATION ABOUT MY ACCOUNT TO SOMEONE ELSE?

The bank would give information to a third party about a customer's account only:

a. if it is necessary for completing a transaction.

b. In order to verify the existence and condition of your account, such as the credit bureau or merchants.

c. In order to comply with government agency or court orders.

d. If you give us your written permission.

19. WHERE CAN I SIGN UP FOR DIRECT DEPOSIT SERVICES?

Come by the NEW ACCOUNT DEPARTMENT during our regular banking hours. *Times may vary.

Monday through Thursday 9 a.m. - 3 p.m.
Friday 9 a.m. - 6 p.m.

DIAL (local number) FOR ACCOUNT INFORMATION.

OBJECTIVE 15

Answer must include the following:

- Examine the initial deposit carefully
- If cash is involved in the deposit, count the cash
- If the deposit consists of an out-of-town or out-of-state check, or an item you question, a "HOLD" may be placed on the account.
- Some financial institutions do not issue temporary checks until funds have been collected
- Some financial institutions require a minimum deposit before opening an account

OBJECTIVE 16

Answer must include the following:

1. Name of depositor
2. Address of depositor
3. Date
4. Depositor's account number
5. Amount to be deposited separated into currency, coin, or check
6. Total of currency, coin, and checks
7. Amount of cash if customer requests cash back
8. Net Deposit

OBJECTIVE 17

Answer must include the following:

1. Show customer check order book of various styles and designs of checks and covers
2. Inform customer of the price of the checks
3. Discuss billing procedures for checks
4. Customer selects the desired checks and covers
5. Type check order form
6. Inform the customer it will take approximately 7-10 days to receive their checks
7. Tell customer to examine the checks to insure the information printed on them is correct

OBJECTIVE 18

Answer must include the following:

- Give the customer the new account packet
- Explain the financial institution identification card to the customer
- Show customer temporary checks and deposits

OBJECTIVE 19

Answer must include the following:

- Listen for clues and identify a customer's needs
- Match a service to the need
- Recommend a service
- Stress benefits of the service
- Provide brochures or additional information about the product
- Take action to start the service or refer the customer to the appropriate financial institution employee

OBJECTIVE 20

Answer must include the following:

- Paraphrase the objections
- Counter specific objections about the service by explaining and emphasizing the benefits
- Drop the subject if objections still exist.

OBJECTIVE 21

Answer must include the following:

- deposit services
- loan services
- special services
- customer services

OBJECTIVE 22

Answer must include the following:

- Call up the account on the computer.

- Make sure the person closing the account has the authority to do so.
- Have customer sign a closed account form.
- Reconcile the customer's checkbook register to obtain available balance. (Check off checks that have cleared and determine the outstanding checks).
- Customer may write a check for the balance of the account or the bank can issue a cashier's check for the balance.
- Input into the computer, account closed, time and initial of person who closed the account.
- Route forms to Bookkeeping/Customer Service so signature card will be pulled and filed in closed account file.

OBJECTIVE 23

Answer may include any four of the following:

- Loans
- Safe Deposit Box
- Traveler's Checks
- Savings Account
- Club Account
- Retirement Funds (IRA, KEOGH, SEP)
- Trust

APPLICATION FORM

NEW ACCOUNT APPLICATION ☐ New Customer ☐ Present Customer ☐ Former Customer

PERSONAL INFORMATION

ACCOUNT NAME & MAILING ADDRESS | TYPE OF ACCOUNT | ACCOUNT NUMBER

ZIP CODE | HOW LONG?

☐ CHECKING ACCOUNT
☐ Personal - Regular
☐ Personal - Special
☐ Company
☐ SAVINGS ACCOUNT
☐ Personal
☐ Company
☐ SAFE DEPOSIT BOX

HOME ADDRESS (If Different From Mailing Address)

PREVIOUS ADDRESS

TAX IDENT NO - His | DRIVERS LICENSE NO | HOME PHONE
TAX IDENT NO - Hers

YOUR EMPLOYER (Name & Address) | HOW LONG? | BUSINESS PHONE

POSITION OCCUPATION OR TITLE | CYCLE CODE | SERVICE CHARGE CODE | CREDIT CODE

☐ MALE ☐ MARRIED ☐ SEPARATED | SPOUSE'S NAME | SPOUSE'S EMPLOYER
☐ FEMALE ☐ UNMARRIED

NEAREST RELATIVE NOT LIVING WITH YOU (Name & Address)

FINANCIAL INFORMATION

OTHER BANKS YOU PRESENTLY USE (Name, City, & State) | SERVICES NOW USED THERE: ☐ Checking Account ☐ Loan ☐ S/D Box ☐ Savings Account ☐ Certificate of Deposit

BANK YOU PREVIOUSLY USED (Name, City, & State) | SERVICES PREV. USED THERE: ☐ Checking Account ☐ Loan ☐ S/D Box ☐ Savings Account ☐ Certificate of Deposit

BANK USED BY SPOUSE (Name, City, & State) | SERVICES NOW USED THERE: ☐ Checking Account ☐ Loan ☐ S/D Box ☐ Savings Account ☐ Certificate of Deposit

SAVINGS & LOAN AND CREDIT UNION USED | SERVICES NOW USED THERE: ☐ Mortgage Loan ☐ Loan ☐ S/D Box ☐ Savings Account ☐ Certificate of Deposit

HOW DID YOU HEAR ABOUT OUR BANK?
☐ Newspaper ☐ Television ☐ Mail Advertising ☐ Recommended by Friend / Please Name:
☐ Billboard ☐ Radio ☐ Recommended by Bank Employee / Please Name:

ACCOUNT INFO

TYPE OF ACCOUNT ☐ Individual ☐ Joint - Tenants in Common ☐ Joint - with Right of Survivorship ☐ Trust ☐ Guardian | AMOUNT OF DEPOSIT $ | ☐ Cash ☐ Loan Proceeds ☐ Transfer - Acct. No. ☐ Check - Drawn On

NATURE OF JOINT ACCOUNT RELATIONSHIP | RELATED ACCOUNTS

CHECK ORDER ☐ LINE CHECK ☐ LCH ☐ LSV ☐ PERSONALIZED ☐ LH 200 ☐ AU 200 | CHECK COLOR | START NO. | COVER CHOICE | ☐ Send Checks to Bank

COMPANY ACCOUNT

COMPANY STRUCTURE ☐ Corporation ☐ Partnership ☐ Proprietorship | TYPE OF NATURE OF BUSINESS | NO. SIGNATURES REQUIRED

AUTHORIZED TO SIGN | TITLE | AUTHORIZED TO SIGN | TITLE
1) | 4)
2) | 5)
3) | 6)

COMMENTS

OPENED BY | DATE OPENED | COMPUTER INPUT BY | DATE INPUT

CORPORATE RESOLUTION AUTHORIZING THE OPENING OF DEPOSIT ACCOUNTS

CORPORATION NAME & ADDRESS	STATE OF INCORPORATION DATE OF MEETING FEDERAL TAX I.D. NO.	FINANCIAL INSTITUTION (DEPOSITORY) NAME & ADDRESS

I hereby certify that:

1. I am the duly elected Secretary of the above named Corporation (the "Corporation"), and the keeper of the records and corporate seal of the Corporation.
2. Neither the Articles of Incorporation nor the By-Laws of the Corporation require shareholder approval for, nor contain any prohibition against, the opening of accounts.
3. On the day and year above shown, there was duly and legally held a meeing of the Board of Directors of the Corporation, at which a quorum of the Directors was present and acting throughout, and at this meeting the following resolution was unanimously passed:

RESOLVED, that (name of Financial Institution) is designated a depository of this Corporation, and

FURTHER RESOLVED, that all drafts, checks, and other instruments or orders for the payment of money drawn against the account or accounts of this Corporation with the Depository shall be signed by any (insert number) of the following officers:

TITLE	TITLE
TITLE	TITLE
TITLE	TITLE

FURTHER RESOLVED, that the Depository is authorized to place for the credit of the account, or any of the accounts, of this Corporation, all funds, drafts, checks or other property, by whomever delivered, when endorsed with the name of this Corporation by facsimile, rubber stamp, manual, printing, or any other signature however printed or otherwise endorsed, or unendorsed.

FURTHER RESOLVED, that the Depository is hereby directed to accept, pay or apply any draft, check, instrument or order for the payment of money, or any proceeds thereof, drawn on such account or accounts when signed as required by these resolutions without limit as to amounts, without inquiry, and without regard to any such disposition of such items or the proceeds of the same, and the Depository shall not be liable in connection therewith notwithstanding that such item or items may be payable to order of a person whose signature appears thereon or who may be an officer, director, or agent of this Corporation, and further that such item or any proceeds thereof may be used for the personal benefit, credit or account of any such person with the Depository or otherwise or the same may be used in payment of individual obligations with the Depository or otherwise or any other institution or entity.

IT IS FURTHER RESOLVED that any agreement relating to any account of this Corporation or any other business transacted on such account is binding on this Corporation when signed or agreed to as required by these Resolutions.

FURTHER RESOLVED, the said authority herein conferred shall remain in force until written notice of revocation thereof shall be received by the Depository or a new resolution superseding the present one is received and accepted, and that all previous acts of and all documents and papers heretofore executed and/or delivered by any of the said officials or individuals in exercising any of the foregoing powers are hereby ratified, confirmed and approved.

FURTHER RESOLVED, that the Depository may consider the holders of said offices and their signatures respectively to be and continue as set forth in any certificate of the Secretary of this Corporation when delivered to the Depository until notice to the contrary in writing is served on the Depository.

I HEREBY FURTHER CERTIFY that the following named persons have been duly elected and continue to hold the offices set forth, and that the signatures appearing hereon are the genuine and original signature of such person:

TITLE	NAME OF OFFICER (TYPE OR PRINT)	SIGNATURES
		X
		X
		X
		X
		X
		X

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary of said Corporation, and have attached hereto the official seal of said Corporation this day of 19

(SEAL)

X
SECRETARY

BEST COPY AVAILABLE

DATE OF AGREEMENT

PARTNERSHIP DEPOSITORY AGREEMENT

PARTNERSHIP NAME AND ADDRESS	FINANCIAL INSTITUTION NAME AND ADDRESS

The undersigned, being all of the members of a Partnership doing business under the name and at the address shown above, make the following representations and certifications to and agreements with the Financial Institution named above as of the date of agreement indicated above:

A. The undersigned certify that the name of the Partnership is a tradename which the undersigned are using in the conduct of a partnership business which is owned entirely by the undersigned, and further certify that the following named persons and no others are members of said Partnership:

B. The undersigned further agree that the Financial Institution named above be, and it hereby is, designated a depositary of this Partnership with authority to accept at any time for the credit of this Partnership, deposits by whomsoever made, of funds in whatever form and in whatever manner endorsed. Said Financial Institution hereby is authorized and directed to pay or to otherwise honor or apply checks, drafts, notes, bills of exchange, acceptances, undertakings and other instruments or orders for the payment, transfer or withdrawal of money for whatever purpose and to whomsoever payable without inquiry and without regard to the application of the proceeds thereof. This authority extends to all such items including those drawn on the individual order of a signer, when signed, accepted or endorsed by any _____ of the following persons whose signatures appear below, to-wit:

C. The undersigned further agree that these same persons and the same number thereof are hereby authorized and empowered to endorse checks payable to or belonging to this Partnership (whether such endorsement be manually, by endorsement stamp or otherwise) and to receive cash or part cash for the same or to make "less cash" deposits by receiving cash for part or all of the amount of such checks and depositing the balance, if any.

D. The undersigned further agree that these same persons and the same number thereof are hereby authorized and empowered to accept for the Partnership any and all drafts, notes, bills of exchange, acceptances, undertakings or other instruments or orders for the payment of money drawn on the Partnership and receive for the Partnership any documents, instruments, securities or other papers accompanying them.

E. The undersigned further agree that these same persons and the same number thereof are hereby, authorized and empowered to execute orders for transfers of funds electronically, by public or private wire transfer systems or otherwise from or to accounts at said Financial Institution. Said Financial Institution may accept the representations of person or of agency of any party giving telephonic or wire instructions for transfer of funds. The obligation of said Financial Institution is limited to crediting or debiting the designated account and sending notices requested. Said Financial Institution is not liable for errors, omissions or delays of agents through whom such transfers are effected.

F. The undersigned further agree that any items negotiated with said Financial Institution, whether by deposit, for cash or otherwise, which are not paid for any reason or which are returned to said Financial Institution at any time for any reason may be charged to the account of this Partnership, and, if there are insufficient funds in said account for that purpose, this Partnership and each of the undersigned agree to reimburse the Financial Institution immediately upon request.

G. The undersigned further agree that charges for maintenance and service of this account may be made on occasions and in amounts as from time to time set forth by Financial Institution, and that the rights and liabilities on any account will be determined by any deposit agreement as may from time to time be in force.

H. The undersigned further agree that any of the persons authorized by this Agreement to sign on said account is hereby authorized and empowered to sign such agreements for the conduct of and for rights and liabilities relating to this account as may be from time to time required by Financial Institution. The undersigned further agree that any of the persons authorized by this Agreement to sign on said account is hereby authorized and empowered to order the Financial Institution to stop payment of any item drawn on said account whether such item is signed by said person or by any other person authorized to sign, and that any stop payment order so given may be revoked only by the person giving it.

I. The undersigned further agree that the liability of the undersigned upon each such account, check, draft, note, bill of exchange, acceptance, undertaking and other instrument or order for the payment, transfer or withdrawal of money shall be joint and several as members of said Partnership and as individuals.

MEMBERS SIGNATURES

SIGNATURE CARDS

NAME OF ACCOUNT	ACCOUNT NUMBER
SIGNATURES	NAMES OF AUTHORIZED PERSONS
1.	
2.	
3.	
4.	

☐ Checking ☐ Saving ☐ NOW ☐ Super NOW ☐ Money Market ☐ Certificate of Deposit

☐ Individual ☐ Sole Proprietorship Joint Accounts ☐ Joint with Survivorship ☐ Tenants in Common	☐ Partnership ☐ Corporation ☐ Trust ☐ Non-Profit ☐ Gov't Unit	Number of Signatures Required Date

Home Phone	Business Phone	Address

Taxpayer ID No. or Social Security No.	Initial Deposit	Interest Rate Period	Interest Pay Period
1. _____ 2.			

☐ RESOLUTION

Be it resolved that the persons signing above are authorized to transact financial business with this institution, to endorse and deposit checks, drafts or orders for this organization or partnership and to sign checks and orders for withdrawing funds in this account. This resolution which is in effect supersedes all prior authorizations, which hereby are cancelled.

I hereby certify that the above resolution was adopted by the Board of Directors of this organization and is in full force and effect, and above signatures are correct.

_____ Date _____ Secretary

By signing below, Depositor certifies that:

(1) Depositor has received a copy, fully read and understands the terms of the Contract and Rules and Regulations of this institution as set forth on the reverse side; (2) Depositor has received a satisfactory explanation of the terms of the Contract and of the Rules and Regulations of this institution, including the imposition by this institution of Service Charges and Dormant Account Fees; (3) Depositor has received a statement explaining the availability of deposited funds and the enforcement standards; and (4) Depositor agrees to be bound by the Contract and by the Rules and Regulations of this institution and by any changes or additions to such Rules and Regulations.

Under penalties of perjury, Depositor certifies: (1) that the number shown on this form is the correct Taxpayer Identification Number and (2) instructions. Please strikeout (1) subject to backup withholding that Depositor is not subject to backup withholding either because Depositor has not been notified that Depositor is subject to backup withholding as a result of a failure to report all interest or dividends or Internal Revenue Service has notified the Depositor that Depositor is no longer subject to backup withholding.

TO: **VSB** *Vo-Tech Student Bank*
111 E. 6th Box 999
Votechsville OK 73515
(405) 322-4500

_____ Signature

NOTE: If this signature card is being used, all other cards can be eliminated. The W-9 Form is included within this card, this eliminates the W-9 Form.

CORPORATE SIGNATURE CARDS

(Please type or print)

CORPORATE ACCOUNT OF _____ Account No _____

_____

ADDRESS _____

Date

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record.

SPECIMEN SIGNATURES

_____ TITLE _____

_____ TITLE _____

_____ TITLE _____

_____ TITLE _____

(PLEASE TYPE OR PRINT)

RESOLVED THAT _____ President

or _____ Vice President

or _____ Secretary

or _____ Treasurer

of this corporation be and they are hereby severally authorized to transact from time to time all business of this corporation with THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK to endorse by rubber stamp or otherwise, and deposit, any checks, drafts or evidence of indebtedness for the corporation, and to sign and deliver checks against and withdraw funds on the account of

the corporation. _____ Signature(s) shall be required on checks against the account.

This supersedes all prior authorizations which are hereby cancelled.

I hereby certify that the foregoing is a full, true and correct copy of a resolution regularly adopted by the

Board of Directors of _____

and that the same is in full force. That the signatures on the back hereof are genuine and of the respective officers of said corporation as designated thereon.

WITNESS my hand and seal of said corporation this _____ day of _____ 19 _____

(SEAL) (SIGN) _____

Secretary

BUSINESS SIGNATURE CARD

NAME OF ACCOUNT

NUMBER

FOR THE TRANSACTION OF BUSINESS WITH

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Below please find duly authorized signature(s) which you are requested to recognize in the payment of funds or the transaction of other business on this account. The terms and conditions contained on the reverse side of this card are hereby assented to.

SIGN HERE

NUMBER OF SIGNATURES REQUIRED

☐ INDIVIDUAL
☐ BUSINESS
☐ PARTNERSHIP
☐ _____

Social Sec. or Federal I.D. No.

Signature of Proxy if any

Authorization on Reverse Side

Address

Business

Introduced by

Initial Deposit $

Date

BY THE DELIVERY OF THIS CARD SIGNED BY THE CUSTOMER AND THE RECEIPT OF IT BY THIS BANK, THE FOLLOWING TERMS AND CONDITIONS ARE HEREBY ASSENTED TO:

JOINT SIGNATURE CARD

FRONT

TWO-NAME ACCOUNT

ACCOUNT OF _____

as a joint deposit payable to either or survivor

VO-TECH STUDENT BANK OF VOTECHSVILLE, OK

VOTECHSVILLE, OK _____ 19_____

The undersigned, above named, as joint tenants, hereby agree with each other and with THE VO-TECH STUDENT BANK that all sums now on deposit or heretofore or hereafter deposited by either or both of said depositors to their credit as joint tenants are and shall be owned by them jointly and with right of survivorship and shall be payable to either or to the survivor and payment to or on the check or order of either or the survivor shall be valid as to the heirs, executors, administrators and creditors of either and shall discharge the said bank from any and all liability by reason of any payment so made.

Such payment to the survivor shall be subject, however, to all Federal and State laws relating thereto and all valid rules made pursuant to such laws.

The rights and authority of the bank under this agreement shall not be changed or terminated by said depositors or either of them save upon written notice to the said bank signed by both of them, which notice, however, shall in no way affect prior transactions relative thereto.

Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business fore this account, with the understanding that the joint depositors agree to and the BANK accepts business only on the conditions printed on the reverse side hereof.

_____

_____

_____

LITTLE'S 89253 6M 9/71-15-A

BACK

Address_____ Phone_____

Occupation_____ Introduced by_____

Last Account With_____

First Deposit $_____ Received by_____ S.S.#_____

Remarks:_____

All items deposited are received by this bank for collection only, remain the property of depositor until final collection, and are credited subject to final payment in cash or solvent credits. In collecting items this bank is an agent and each subsequent collecting bank is a subagent of depositor. This bank assumes no responsibility beyond the exercise of due care, and will not be liable for default, negligence or failure of any subagent, nor for losses in transit, and each subagent shall be liable only for its own negligence. This bank or its correspondents may, without liability as above provided, send items for collection, directly or indirectly, to any bank, including the payor, and accept the draft or credit of any such bank as conditional payment in lieu of cash. The right is reserved, without notice of dishonor, to charge back to depositor any item at any time before final payment in cash, whether returned or not, or any item drawn on this bank not found good as of close of business on day deposited, or any item where returns remitted by collecting agent are afterwards dishonored. Items drawn on this bank not found good as of close of business on day deposited need not be charged back or returned within twenty-four hours, and return may be by mail. The account, whether active or inactive, shall be subject to the Bank's service charges under its rules now existing or as hereafter amended, or such rules as may be adopted. Canceled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record.

ORGANIZATION SIGNATURE CARD

FRONT

CORPORATION __ORGANIZATION

NAME OF ACCOUNT _____ NUMBER _____

FOR THE TRANSACTION OF BUSINESS WITH
VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Below please find duly authorized signature(s) which you are requested to recognize in the payment of funds or the transaction of other business on this account. The terms and conditions contained on the reverse side of this card are hereby assented to.

SIGN HERE

NUMBER OF SIGNATURES REQUIRED

_____, PRESIDENT
_____, VICE PRESIDENT
_____ SECRETARY, TREASURER
_____ OR CASHIER

The Depositor hereby authorizes the Bank, at anytime it deems itself insecure, or in case of the death or insolvency of the depositor, to charge or setoff against any deposit of the depositor with the Bank any debts or obligations owing by the depositor to the Bank whether direct or indirect, secured or unsecured, absolute or contingent, joint or several, due or to become due, whether as maker, endorser, guarantor, or otherwise, now existing or hereafter contracted or acquired by the Bank and wherever payable, and the interest thereon and expense, if any, which may be incurred by the Bank in connection therewith, and this agreement shall be construed to be the consent of the depositor to make such a charge or setoff against his/her/their account(s) if consent by required by any present or future statute or law.

ADDRESS _____ BUSINESS _____

Federal Employer or I.D. Number _____ INITIAL

DEPOSIT $ _____ DATE _____

BACK

BY THE DELIVERY OF THIS CARD SIGNED BY THE CUSTOMER AND THE RECEIPT OF IT BY THIS BANK, THE FOLLOWING TERMS AND CONDITIONS ARE HEREBY ASSENTED TO:

Items received for deposit or collection are accepted by this Bank, subject to the provisions of the Uniform Commercial Code. This Bank has the right to decline payment of checks drawn against credits consisting of items the proceeds of which have not yet been received in cash or solvent credits. This Bank may also charge back any items drawn on this Bank not good at close of next business day following deposit. Items for which this Bank shall pay cash to the customer are deemed received for deposit or collection and may be charged against the account of the customer if not paid. Checks or items drawn on local banks may be carried over for presentation either direct or through the Clearing House on the business day following the day of deposit, and checks or items on out of town points need not be forwarded until the business day following the day of deposit. In the mailing or delivery of statements with canceled vouchers, this Bank will not be liable for any amount paid on any forged or altered check issued in customer's name and charged by it to his account, nor for any missing canceled voucher nor for any difference of account unless notice thereof shall be given by the customer in writing to said Bank with thirty days after the date of mailing or personal delivery to customer of such statement of account with canceled vouchers or within thirty days after notice has been mailed to customer that such statement with canceled vouchers is ready for delivery. If customer fails to give such notice, or if any statement or canceled vouchers shall be lost or destroyed in transit (when directed to be mailed), the customer shall accept as correct the Bank's record of his account. The customer also agrees to return immediately to this Bank any canceled vouchers that do not belong to him, and to notify this Bank of any change in his address.

In case this Bank is requested to stop payment on a check, it is understood that such request shall be made by the customer in writing or oral during banking hours and that the liability of this Bank is limited to the exercise of its accustomed diligence to prevent the payment of said check. Written request for stop payment shall be effective for six months unless request is made in writing to continue same and oral for 14 days only.

The Bank may charge a reasonable fee for collecting deposited items, for account maintenance (whether the account is active or dormant), for account activity, for overdrafts, for returning checks drawn against insufficient funds, for stop payment requests or renewals thereof and for any unusual services rendered by the Bank in respect to the Depositor's account. All fees may be deducted from the Depositor's account, and the Bank shall not be liable for dishonoring checks because of insufficient funds resulting from the deduction of such fees.

RESOLUTION AUTHORIZING SIGNING OF CHECKS OR DRAFTS

This certifies that according to the By-Laws and Resolutions of this (Corporation)(Organization) those officers whose names appear on the reverse side of this card are (Individually) (Together) authorized to sign checks or drafts against the funds of this (Corporation)(Organization)

All checks will require _____ signatures.

_____
President

Dated _____ *19* ____

_____
Secretary or Cashier

FUNDS AVAILABILITY

FUNDS AVAILABILITY — — — — —

IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank
111 E. 6th, Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X _____

REGULATION E

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)

Address

City, State, and ZIP code

List account number(s) here (See Instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number

OR

Employer identification number

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code (See Highlight below.) ▶ ☐

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ **Date** ▶

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain **Form SS-5**, Application for a Social Security Number Card, or **Form SS-4**, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

BEST COPY AVAILABLE

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank
111 E. 6th, Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X _____ _____

For Your Information and Disclosure of Regulations E

Regarding Use of Electronic Funds Transfer (EFT)
Cash Cards and Direct Deposits

1. WHERE ARE SCS MONEY CENTERS LOCATED?

   Answers will vary depending on location of financial institution.

2. WHAT DOES MY MONEY CENTER CARD ENABLE ME TO DO?*

   Your Money Center Card conveniently lets you bank TWENTY FOUR hours a day, SEVEN days a week. It can be used at any location in the STATE that displays the emblem of your money card. You can access your checking account, your savings account, or both for:

   *Making deposits.
   *Withdrawing cash.
   *Obtaining account balances.
   *Transferring funds between your savings and checking or vice versa.
   *Paying for purchases at any merchant that displays your money card emblem.

3. HOW CAN I GET A CASH CARD OR PERSONAL IDENTIFICATION NUMBER (P.I.N.) REPLACED?

   You have a choice. Either come to the Bank or write us at:

   Name of Institution
   Address

   We are not permitted to process any order received in any other manner.

   URGENT INFORMATION

   DO NOT write your P.I.N. on your card. This could protect you against unauthorized use of your card.

4. WHAT ARE YOUR BUSINESS DAYS?

   (This will depend on individual financial institution)

5. IS THERE AN ADDITIONAL CHARGE FOR USING THE MONEY CENTERS?

   No charge is made for deposits or balance inquires. Each withdrawal is charged as 1 check.* This will vary depending on the financial institution.

6. IS THERE A LIMIT ON HOW MANY TIMES I MAY USE MY CASH CARD OR A LIMIT ON THE DOLLAR AMOUNT?*

   Between the hours of 12 a.m. and 8 a.m. and except for certain hours on Sunday each card group (all cards assigned to the same account, as with a husband and wife) may be used 5 times or for a maximum withdrawal of $100.00*

   *Amounts may vary

   Except for the hours above, each card group may use their Cash Card an unlimited number of times, during a 24 hour period for a maximum withdrawal of $500.00.*

   *Maximum amounts may vary.

7. WHAT TYPE OF RECEIPTS WILL I RECEIVE?

   Money Centers & Point of Sale transactions: You will receive a receipt each time a transaction is completed on your account.

   Also you will receive a monthly account statement unless there are not transactions in a particular month. In that case you will receive a statement at least quarterly.

8. AM I LIABLE FOR ANY UNAUTHORIZED TRANSFER FROM MY ACCOUNT?

   Tell us AT ONCE if you believe your card and/or P.I.N. has been lost or stolen. Call us IMMEDIATELY. If you tell us within 2 business days, you can lose no more than $50.00 if someone used your card and P.I.N. without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and P.I.N. and we can prove we could have stopped someone from using your card and P.I.N. without permission if you had told us, you could lose as much as $500.00. Also if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

9. WHAT SHOULD I DO IF I BELIEVE AN UNAUTHORIZED TRANSFER HAS BEEN MADE FROM MY ACCOUNT?

   Call us IMMEDIATELY at (local number) and we will take the information or write us at:

   Institution Name
   Address

10. WHAT ARE DIRECT DEPOSITS?

    Direct deposits are a form of electronic banking. They are also called preauthorized electronic funds transfers. By using direct deposit services, you can have your payroll, Social Security benefits, and other forms of earning deposited automatically to your account.

11. WHY SHOULD I USE DIRECT DEPOSITS INSTEAD OF THE WAY I HANDLE THEM NOW?

    Safety — Direct deposits eliminate the worry of receiving your check in the mail and depositing the check in the bank.

    Quick — Your account is credited on the same business day as the deposit becomes effective.

    Convenient — Saves you time.

12. CAN I MAKE PAYMENTS THROUGH THIS SYSTEM?

Yes. Many insurance and other companies are now using preauthorized electronic funds transfers systems. Contact your company for details.

13. HOW MUCH WILL MY ACCOUNT BE CHARGED FOR USING THESE SERVICES?

No charge is made for deposits. Each withdrawal is charged as 1 check.

14. HOW CAN I BE SURE THAT MY ACCOUNT IS CREDITED OR DEBITED FOR THE CORRECT AMOUNT ON TIME?

Upon receipt of an electronic funds deposit, we will mail a notice of the deposit to the account owner. You will also receive a monthly statement (unless there are no transactions on your account).

15. WHAT IF I DECIDE TO PUT A STOP PAYMENT ON A PREAUTHORIZED ELECTRONIC TRANSFER?

You have a choice. Either come to our customer service department, call us at (local number), or write us at:

Local Financial Institution
Address

We must receive your notice at least 3 business days before the payment is scheduled to be made. If you call, we will require you to put your notice in writing and get it to us within 14 days after you called.

16. WHAT IF THE BANK SHOULD FAIL TO MAKE A TRANSFER OR TO STOP PAYMENT ON A CERTAIN TRANSFER?

The bank may be liable to the consumer for all damages proximately caused by the bank's failure to make a transfer pursuant to the consumer's instructions, except where:

1. Consumer's account has insufficient funds.

2. The funds are subject to legal or other encumbrance; or other Federal Reserve Board or comptroller of the Currency limitations.

3. The terminal has insufficient funds to complete the transfer; or other Federal reserve Board of Comptroller of the Currency limitations.

The Bank may be liable for damages where the Bank failed to properly credit deposits, subject to the normal policies and procedures of the bank; and where the bank failed to stop payment of an item, subject to normal policies and procedures of the Bank. However, in no circumstances shall the Bank be liable for any damages where the error or failure is the result of an Act of God and the Bank exercised due care, or where a technical or mechanical malfunction was known to the consumer.

17. WHAT SHOULD I DO IN CASE OF ERRORS ON QUESTIONS ABOUT MY ELECTRONIC FUNDS TRANSFER?

Telephone us at (local number) or write us at:

Financial Institution
Address

Notify us as soon as possible, if you think your statement or receipt is wrong of if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

a. Tell us your name and account number.

b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

c. Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate your complaint or questions. If we do this, we will recredit your account within 10 business days for the amount you think is in error, so that to complete our investigation. If you are asked to put your complaint or question in writing and we do not receive it within 10 business days, your account will not be recredited.

If there was no error we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

18. WOULD THE BANK EVER GIVE OUT INFORMATION ABOUT MY ACCOUNT TO SOMEONE ELSE?

The bank would give information to a third party about a customer's account only:

a. if it is necessary for completing a transaction.

b. In order to verify the existence and condition of your account, such as the credit bureau or merchants.

c. In order to comply with government agency or court orders.

d. If you give us your written permission.

19. WHERE CAN I SIGN UP FOR DIRECT DEPOSIT SERVICES?

Come by the NEW ACCOUNT DEPARTMENT during our regular banking hours. *Times may vary

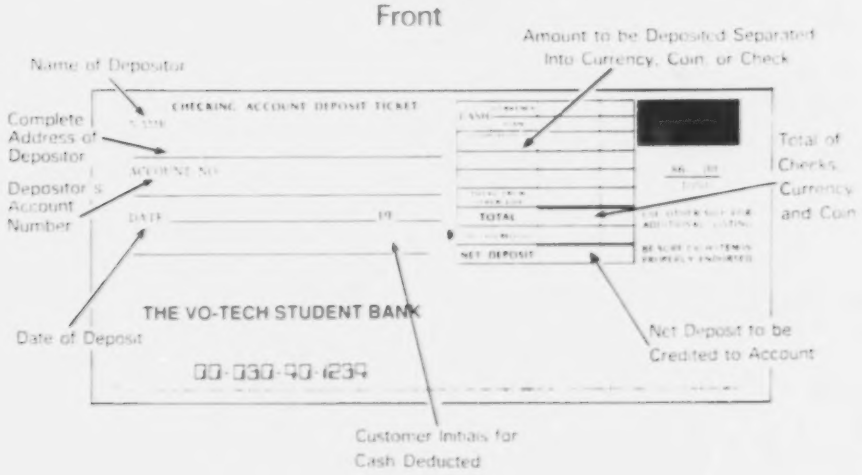
Monday through Thursday 9 a.m. - 3 p.m.
Friday 9 a.m. - 6 p.m.

DIAL (local number) FOR ACCOUNT INFORMATION.

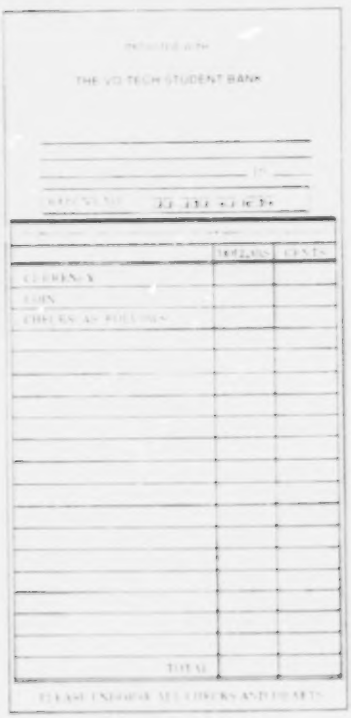
DEPOSIT SLIPS

Horizontal Deposit Slip

Front


Name of Depositor
Amount to be Deposited Separated Into Currency, Coin, or Check
CHECKING ACCOUNT DEPOSIT TICKET
Complete Address of Depositor
Depositor's Account Number
Total of Checks, Currency and Coin
TOTAL
NET DEPOSIT
THE VO-TECH STUDENT BANK
Date of Deposit
Net Deposit to be Credited to Account
00-000-00-0000
Customer Initials for Cash Deducted

Vertical Deposit Slip



CHECK ORDER FORM

ORDER FOR PERSONALIZED CHECKS — REGULAR FULL QUANITY OR TRIAL OFFER

PLEASE PRINT OR TYPE ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME	CHOICE OF CHECK COLOR OR DESIGN	STARTING NO. (DO NOT ORDER)
	STYLE QUANTITY	86 00 1090
ADDRESS PHONE	COVER ☐	PT
CITY & STATE ZIP CODE	TRIAL OFFER ☐ LH 50	

SPECIAL INSTRUCTIONS DATE

THE VO-TECH STUDENT BANK

⑈109000008⑈ ❶ ⑈ [X] [ ][ ] [X] [ ][ ][ ][ ] ⑈

THANK YOU LETTER

Current date

Name
Address
City, State Zip

Salutation:

Thank you for allowing The Vo-Tech Student Bank to serve your financial needs by opening your own personal checking account with us.

We certainly invite you to use all of our services. The Vo-Tech Student Bank will work hard to provide you with the best possible financial institution service. Let us encourage you to let us know at any time when we might be of service to you by calling (405) 322-4500 or writing to P.O. Box 999, Votechsville, OK 73515.

Your business will always be appreciated, and we look forward to a lasting and prosperous relationship with you at The Vo-Tech Student Bank.

Complimentary closing,

James Bryant

reference initials

NAME _____ SCORE _____

OBJECTIVE 1

Match terms associated with opening new accounts to their correct definition. Write the correct letter in the blank.

____ 1. Check drawn by a bank on itself and signed by the cashier or other authorized teller

____ 2. Form completed to order personalized checks

____ 3. Payer's request for Taxpayer Identification Number Form required for all interest-bearing accounts

____ 4. Deposit slips issued to customers until they receive their personalized deposit slips

____ 5. Portion of deposit balance that is not actually collected at a given time by the depository financial institution

____ 6. Numerical identification given to an account within a given institution

____ 7. Any amount in dollars and cents that will increase the balance of a customer's account

____ 8. The process by which a payor delivers data by electronic means directly to the payee's bank for credit to his/her account

____ 9. A fictitious name often called trade style, used for business purposes

__ 10. Any amount in dollars and cents that will decrease the balance of a customer's account

___ 11. A form completed during the interview with pertinent information about the customer

a. FDIC
b. Trade Name
c. W-9 Form
d. Account Number
e. Uncollected Funds
f. Payable on Death
g. Application Form (CIF)
h. Direct Deposit
i. Temporary Deposit Slips
j. Attorney-in-Fact
k. Funds Availability
l. Automated Teller Machine (ATM)
m. Interest
n. Temporary Checks
o. Check Order
p. Bank-by-Mail
q. Cashier's Check
r. Credit Bureau
s. Hold

___12. A demand draft drawn on a financial institution

___13. The amount of time that may pass before funds deposited in an account are actually available to the customer

___14. The legal document by which one party is authorized to act on another's behalf

___15. A party who has been authorized by a bank's depositor to issue instruction to that bank regarding the account

___16. Demand deposit subject to withdrawal or transferral at any time or "upon demand"

___17. The restriction of payment on part or all of the balance in an account

___18. Checks issued to customers until they receive their personalized checks

___19. Electronic facility for handling transactions automatically

___20. Card signed by each depositor and customer of the financial institution and used for identification purposes

___21. Transactions from a depositor of the institution sent through the mail rather than handled over the counter

___22. Card issued to customers showing their signature and account number

___23. Record of the amounts of all items deposited for credit to the depositor's account in the financial institution

___24. Money paid for the use of money

___25. Money paid for the use of money for a period of time based upon the principal

___26. Individual, partnership, business proprietorship, corporation, organization, or association placing funds in a financial institution

t. Identification Card

u. Check

v. Credit

w. Simple Interest

x. Debit

y. Signature Card

z. Deposit Slip

aa. Maturity

bb. Service Charge

cc. Depositor

dd. Power of Attorney

ee. Personalized Check

___ 27. Provides insurance protection for deposits up to $100,000.00 in financial institutions

___ 28. A company that issues the bank information about a potential new account customer's credit record

___ 29. A fee levied by a financial institution for services rendered to a depositor or other customer

___ 30. Date upon which a note, time draft, bond, or other negotiable instrument becomes due and payable

___ 31. The customer(s) can designate a beneficiary to receive all proceeds from the account payable on death

___ 32. Check which has the bank customer's name and address printed on the face of the check

___ 33. Deposits made after regular financial institution hours

OBJECTIVE 2

Match terms associated with types of accounts to their correct definition. Write the correct letter in the blank.

___ 1. A checking account for the use of one person

___ 2. An account on which time limitations on withdrawals are enforced to receive a given return

___ 3. A bank relationship in names of two or more people

___ 4. An account established in trust for a minor child

___ 5. An interest-bearing checking account available to individuals, joint accounts, and businesses

___ 6. A financial account for a business operated by two or more individuals

___ 7. An account which allows a self-employed person to put 15% of their income into it but the account cannot exceed $30,000 annually

a. IRA

b. Joint Tenancy

c. Business Account

d. Keogh

e. Time Deposit

f. Proprietorship Account

g. NOW Account

h. Money Market

i. Certificate of Deposit

j. Corporate Account

k. Fiduciary Account

____8. Account offered to a proprietorship or partnership

____9. Accounts allowing you to save money for Christmas, vacations, etc

___10. A retirement account which allows a maximum of $2,000 per individual contribution per year

___11. Insured Money Fund vailable to individuals, joint accounts, and businesses

___12. Accounts allowing self-employed people not covered by group retirement plans to set aside a certain percentage of income without incurring tax liability until retirement

___13. The holding of property by two or more parties on an equal basis, conveying rights of survivorship

___14. Offered for various length of time where rate is guaranteed for full term and there is a penalty for early withdrawal

___15. Account offered a corporation

___16. A minimum amount of $2,500 is required to open with limitations placed upon the account

___17. A record, supplied by a financial institution, showing customer transactions on an account

___18. A business account operated by a single owner

___19. Account offered to an individual who is 62 years old with no service charge and no minimum balance

___20. Account offered to a full time student with no service charge or minimum balance

___21. Accounts established for any government agency or political subdivision

___22. May be called personal, individual, basic where there is a minimum balance required to open and service charge is based on account balance and number of checks written

l. Individual Account

m. Super NOW Account

n. Senior Citizen Account

o. SEP

p. Partnership Accouunt

q. Joint Account

r. Student Account

s. Regular Account

t. Public Funds Account

u. Investment

v. Club Account

w. Organization

x. Passbook

___ 23. An account available to clubs, non-profit organizations, or other unincorporated organizations

___ 24. A $2,500 minimum balance to open and balance should not drop below this minimum; available to individuals, joint accounts, and businesses; no penalty for early withdrawal

OBJECTIVE 3 **List six characteristics of a checking account.**

_____

_____

_____

_____

_____

_____

OBJECTIVE 4 **List seven requirements about checking accounts that a New Accounts Representative should know.**

_____

_____

_____

_____

_____

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_____

OBJECTIVE 5 **List five benefits of a savings account.**

_____

_____

_____

_____

_____

OBJECTIVE 6 | **Describe three characteristics of a savings account.**

_____

_____

_____

OBJECTIVE 7 | **List eight features of a savings account that a New Accounts Representative should know.**

_____

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OBJECTIVE 8 | **Describe four responsibilities of a New Accounts Representative.**

_____

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OBJECTIVE 9

List the steps in opening a new account.

_____

_____

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_____

_____

_____

OBJECTIVE 10

Describe the procedure for completing an application form.
Using the following information, complete the CIF Form.

(Current Date)

Account Number - 55-5692

Account Title - Judy Hallett

Home Address - 1600 Cascade Blvd. Tulsa, OK 73555

Telephone Number - (h) 687-4800 (w) 687-2341

Social Security Number - 447-75-6987

Employed - Lakeside Paper Company, 1608 S. Main, Tulsa, OK 73555, employed June 6, 1989

Previous Financial Institution - First Bank and Trust, Dallas, TX

Initial Deposit - $1500 check drawn on First Bank, $150 cash

Reference - Maxey Hess, teller at The Vocational Student Bank

Check order - 200 Checkbook style, Scenic Design, red checkbook cover

CIF NEW ACCOUNT FORM

ACCT NO ____ NEW ☐ REOPEN ☐ DATE _____

NAME _____ 44

ADDRESS _____ 44

ADDRESS _____ 44

ADDRESS _____ 44

ADDRESS _____ MAIL CODE ZIP CODE

PLACE OF EMPLOYMENT _____ BUSINESS PHONE _____

YEAR EMPLOYED ____ HOME PHONE _____

SS NO. OR TAX ID _____ OFFICER ____

SPOUSE EMPLOYER _____ SPOUSE SS NO _____

AUXILLARY ADDRESS
(ONLY IF MAILING ADDRESS DIFFERENT FROM CIF)

_____

_____

_____

MAIL CODE ZIP CODE

JOURNAL COMMENTS _____ (46 CHARACTERS)

JOURNAL COMMENTS _____ (46 CHARACTERS)

STATEMENT COMMENT _____ (46 CHARACTERS)

TYPE OF ACCOUNTS BEING OPENED

☐ CHECKING ☐ SAVINGS

TYPE _____ DESC _____ CLASS _____ TYPE _____ CLASS _____

☐ CD ONLY ☐ LOAN ONLY

☐ SAFE DEPOSIT ☐ OTHER (SPECIFY)

DRIVERS LICENSE NO _____

EXPIRATION DATE _____ CREDIT BUREAU _____

PREVIOUS BANK _____ NEW ACCOUNT LETTER YES ☐ NO ☐

TIME OPENED _____ INITIALS _____

REMARKS

_____ _____

I AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

☐ YES AMERICAN CASH CARDS

CUSTOMER S SIGNATURE _____

I HAVE RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER S SIGNATURE _____

OBJECTIVE 11 | **Describe the procedure for preparing a signature card.** Using the information in Objective 10, complete the signature card below.

Acct. #

Checking | Savings

Signature _____

I hereby authorize the signature appearing below, in the transaction of any and all business in my behalf with **THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK**

Authorized Signature _____

Authorized Signature _____

Social Security No. or Tax Payer's I.D. No. _____

Date _____

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above

OBJECTIVE 12

Describe the procedure for adding a signature to a signature card of a personal account, sole proprietorship account, partnership account, and corporate account.

OBJECTIVE 13

List the procedures for deleting a signature on a signature card from a personal account, sole proprietorship account, partnership account, and corporate account.

Personal Account

Sole Proprietorship Account

Partnership Account

Corporate Account

OBJECTIVE 14 | **Distinguish between the W-9 form and the disclosure forms, Regulation E and Regulation CC.** Using the information in Objective 11, complete the following W-9 form and the Disclosure Forms.

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)

Address

City, State, and ZIP code

List account number(s) here (See Instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.
Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number

OR

Employer identification number

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code ▶ ☐
(See Highlight below.)

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Date ▶

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

BEST COPY AVAILABLE

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

111 E. 6th. Box 999
Votechsville, OK 73515
(405) 322-4500

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 PM. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after this cut-off time or on a day we are not open, we may consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the seventh business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

A list of our ATMs is enclosed.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 may not be available until the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 may not be available until the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 may not be available until the second business day after the day of your deposit.

Funds from all other check deposits may not be available until the tenth business day after the day of your deposit.

CUSTOMERS NAME & A/C #

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X_____

For Your Information and Disclosure of Regulations E

Regarding Use of Electronic Funds Transfer (EFT)
Cash Cards and Direct Deposits

1. WHERE ARE SCS· MONEY CENTERS LOCATED?

   Answers will vary depending on location of financial institution.

2. WHAT DOES MY MONEY CENTER CARD ENABLE ME TO DO?*

   Your Money Center Card conveniently lets you bank TWENTY FOUR hours a day, SEVEN days a week. It can be used at any location in the STATE that displays the emblem of your money card. You can access your checking account, your savings account, or both for:

   - *Making deposits.
   - *Withdrawing cash.
   - *Obtaining account balances.
   - *Transferring funds between your savings and checking or vice versa.
   - *Paying for purchases at any merchant that displays your money card emblem.

3. HOW CAN I GET A CASH CARD OR PERSONAL IDENTIFICATION NUMBER (P.I.N.) REPLACED?

   You have a choice. Either come to the Bank or write us at:

   Name of Institution
   Address

   We are not permitted to process any order received in any other manner.

   URGENT INFORMATION

   DO NOT write your P.I.N. on your card. This could protect you against unauthorized use of your card.

4. WHAT ARE YOUR BUSINESS DAYS?

   (This will depend on individual financial institution)

5. IS THERE AN ADDITIONAL CHARGE FOR USING THE MONEY CENTERS?

   No charge is made for deposits or balance inquires. Each withdrawal is charged as 1 check.* This will vary depending on the financial institution.

6. IS THERE A LIMIT ON HOW MANY TIMES I MAY USE MY CASH CARD OR A LIMIT ON THE DOLLAR AMOUNT?*

   Between the hours of 12 a.m. and 8 a.m. and except for certain hours on Sunday each card group (all cards assigned to the same account. as with a husband and wife) may be used 5 times or for a maximum withdrawal of $100.00*

   *Amounts may vary

   Except for the hours above, each card group may use their Cash Card an unlimited number of times, during a 24 hour period for a maximum withdrawal of $500.00.*

   *Maximum amounts may vary.

7. WHAT TYPE OF RECEIPTS WILL I RECEIVE?

   Money Centers & Point of Sale transactions: You will receive a receipt each time a transaction is completed on your account.

   Also you will receive a monthly account statement unless there are not transactions in a particular month. In that case you will receive a statement at least quarterly.

8. AM I LIABLE FOR ANY UNAUTHORIZED TRANSFER FROM MY ACCOUNT?

   Tell us AT ONCE if you believe your card and/or P.I.N. has been lost or stolen. Call us IMMEDIATELY. If you tell us within 2 business days, you can lose no more than $50.00 if someone used your card and P.I.N. without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and P.I.N. and we can prove we could have stopped someone from using your card and P.I.N. without permission if you had told us, you could lose as much as $500.00. Also if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

9. WHAT SHOULD I DO IF I BELIEVE AN UNAUTHORIZED TRANSFER HAS BEEN MADE FROM MY ACCOUNT?

   Call us IMMEDIATELY at (local number) and we will take the information or write us at:

   Institution Name
   Address

10. WHAT ARE DIRECT DEPOSITS?

    Direct deposits are a form of electronic banking. They are also called preauthorized electronic funds transfers. By using direct deposit services, you can have your payroll, Social Security benefits, and other forms of earning deposited automatically to your account.

11. WHY SHOULD I USE DIRECT DEPOSITS INSTEAD OF THE WAY I HANDLE THEM NOW?

    Safety — Direct deposits eliminate the worry of receiving your check in the mail and depositing the check in the bank.

    Quick — Your account is credited on the same business day as the deposit becomes effective.

    Convenient — Saves you time.

12. CAN I MAKE PAYMENTS THROUGH THIS SYSTEM?

Yes. Many insurance and other companies are now using preauthorized electronic funds transfers systems. Contact your company for details.

13. HOW MUCH WILL MY ACCOUNT BE CHARGED FOR USING THESE SERVICES?

No charge is made for deposits. Each withdrawal is charged as 1 check.

14. HOW CAN I BE SURE THAT MY ACCOUNT IS CREDITED OR DEBITED FOR THE CORRECT AMOUNT ON TIME?

Upon receipt of an electronic funds deposit, we will mail a notice of the deposit to the account owner. You will also receive a monthly statement (unless there are no transactions on your account).

15. WHAT IF I DECIDE TO PUT A STOP PAYMENT ON A PREAUTHORIZED ELECTRONIC TRANSFER?

You have a choice. Either come to our customer service department, call us at (local number), or write us at:

Local Financial Institution
Address

We must receive your notice at least 3 business days before the payment is scheduled to be made. If you call, we will require you to put your notice in writing and get it to us within 14 days after you called.

16. WHAT IF THE BANK SHOULD FAIL TO MAKE A TRANSFER OR TO STOP PAYMENT ON A CERTAIN TRANSFER?

The bank may be liable to the consumer for all damages proximately caused by the bank's failure to make a transfer pursuant to the consumer's instructions, except where:

1. Consumer's account has insufficient funds.

2. The funds are subject to legal or other encumbrance; or other Federal Reserve Board or comptroller of the Currency limitations.

3. The terminal has insufficient funds to complete the transfer; or other Federal reserve Board of Comptroller of the Currency limitations.

The Bank may be liable for damages where the Bank failed to properly credit deposits, subject to the normal policies and procedures of the bank; and where the bank failed to stop payment of an item, subject to normal policies and procedures of the Bank. However, in no circumstances shall the Bank be liable for any damages where the error or failure is the result of an Act of God and the Bank exercised due care, or where a technical or mechanical malfunction was known to the consumer.

17. WHAT SHOULD I DO IN CASE OF ERRORS ON QUESTIONS ABOUT MY ELECTRONIC FUNDS TRANSFER?

Telephone us at (local number) or write us at:

Financial Institution
Address

Notify us as soon as possible, if you think your statement or receipt is wrong of if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

a. Tell us your name and account number.

b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

c. Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate your complaint or questions. If we do this, we will recredit your account within 10 business days for the amount you think is in error, so that to complete our investigation. If you are asked to put your complaint or question in writing and we do not receive it within 10 business days, your account will not be recredited.

If there was no error we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

18. WOULD THE BANK EVER GIVE OUT INFORMATION ABOUT MY ACCOUNT TO SOMEONE ELSE?

The bank would give information to a third party about a customer's account only:

a. If it is necessary for completing a transaction.

b. In order to verify the existence and condition of your account, such as the credit bureau or merchants.

c. In order to comply with government agency or court orders.

d. If you give us your written permission.

19. WHERE CAN I SIGN UP FOR DIRECT DEPOSIT SERVICES?

Come by the NEW ACCOUNT DEPARTMENT during our regular banking hours. *Times may vary

Monday through Thursday 9 a.m. - 3 p.m.
Friday 9 a.m. - 6 p.m.

DIAL (local number) FOR ACCOUNT INFORMATION.

OBJECTIVE 15 | **Describe the procedure for preparing an initial deposit.**

_____

_____

_____

_____

_____

OBJECTIVE 16 | **List the eight steps for filling out a deposit slip.**

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

OBJECTIVE 17 | **List the seven steps for ordering personalized checks and deposit slips.**

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

OBJECTIVE 18 Describe the procedure for issuing a New Accounts Packet.

OBJECTIVE 19 List six steps for cross-selling.

OBJECTIVE 20 List three steps in handling objections.

OBJECTIVE 21 Name four services offered by most financial institutions.

_____

_____

_____

_____

OBJECTIVE 22 Describe the procedure for closing an account.

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_____

OBJECTIVE 23 List four common services offered by most financial institutions that a New Accounts Representative must know in order to be successful on the job.

_____

_____

_____

_____

OBJECTIVE 1

Match terms associated with opening new accounts to their correct definitions.

- **Account number**—Numerical identification given to an account within a given institution
- **Application form**—A form completed during the interview with pertinent information about the customer
- **Attorney-in-fact**—A party who has been authorized by a depositor to issue instruction to that financial institution regarding the account; the rights of an attorney-in-fact continues until the depositor dies or revokes them
- **Automated Teller Machine (ATM)**—Electronic facility, located inside or apart from a financial institution, for handling transactions automatically
- **Bank-by-mail**—Transactions from a depositor of the financial institution sent through the mail rather than handled over the counter
- **Cashier's check**—Check drawn by a financial institution on itself and signed by the cashier or other authorized officer
- **Check**—A demand draft drawn on a financial institution
- **Checking account**—Demand deposit subject to withdrawal or transferral at any time or "upon demand"
- **Check order**—Form completed to order personalized checks
- **Customer Information Files (CIF)**—Record of relationships with customers
- **Credit**—Any amount in dollars and cents that will increase the balance of a customers account
- **Credit Bureau**—A company that issues information about a potential customer's credit record
- **Debit**—Any amount in dollars and cents that will decrease the balance of a customer's account
- **Deposit slip**—Record of the amounts of all items deposited for credit to the depositor's account

- **Depositor**—Individual, partnership, business proprietorship, corporation, organization, or association placing funds on deposit

- **Direct deposit**—The process by which a payor delivers data by electronic means directly to the payee's bank for credit to his/her account

- **Funds availability**—The amount of time that may pass before funds deposited in an account are actually available to the customer

- **Hold**—The restriction on payment of part or all of the balance in an account

- **Identification card**—Card issued to customers showing their signature and account number

  NOTE: Some financial institutions do not offer an identification card

- **Interest**—Money paid for the use of money

- **Maturity**—Date upon which a note, time draft, bond, or other negotiable instrument becomes due and payable

- **Night deposit**—Deposits made after regular financial institution hours through a night depository

- **Payable on death (POD)**—The customer(s) can designate a beneficiary to receive all proceeds from the account payable on death.

  NOTE: A copy of the death certificate is required for payment to the beneficiary.

- **Personalized check**—Check which has the customer's name and address printed on the face of the check

- **Power of Attorney**—The legal document by which one party is authorized to act on another's behalf (Attorney-in-Fact)

- **Service charge**—A fee levied for services rendered to a customer

- **Signature card**—Contract signed by each account depositor and used to identify authorized signatures.

- **Temporary checks**—Checks and deposit slips issued to customers until they receive their personalized order

- **Trade name**—A fictitious name often called trade style, used for business purposes; the laws of many states require that trade names be legally registered

- **Uncollected funds**—Portion of deposit balance that is still in the process of being collected

- **W-9 Form**—Payer's request for Taxpayer Identification Number form required for all interest-bearing accounts which must be signed by the customer

OBJECTIVE 2

Match terms associated with types of accounts to their correct definition.

NOTE: Financial institutions may vary with types of accounts offered, names of accounts, fees and requirements.

- **Business Account**—Account offered to a proprietorship or partnership; requires authorized signatures on signature card; if business is operating under a trade or assumed name, you may require a certified copy of the assumed name certificate

- **Certificate of Deposit**—Offered for a specific amount, term, and rate; offered from a day certificate to years; rate is guaranteed for full term, penalty for early withdrawal

- **Club Account**—Accounts allowing you to save money for specific purposes such as Christmas, vacations, college

- **Corporate Account**—Account offered a corporation; a corporate resolution, completed by board of directors, is required to be on file stating the officers; corporate seal is required on signature card; officers authorized to transact business must appear on the signature card

- **Fiduciary Account** —A trust account

- **IRA**—Funds set aside by individuals for retirement as allowed by Congress; $2,000 maximum individual contribution per year; $4,000 maximum for both spouses with earned income; maximum for 1 spouse with earned income and 1 spouse without is $2,500; substantial penalties for withdrawal before age 59; cannot be used as collateral for loan

- **Individual Account**—An account for the use of one person

- **Joint Account**—An account for use by two or more people

- **Partnership Account**—A financial account for a business operated by two or more individuals
- **Proprietorship Account**—A business account operated by a single owner
- **Public Funds Account**—Accounts established for any government agency or political subdivision
- **Qualified Retirement Plan (QRP)**—Allows qualified individuals the opportunity to establish their own tax sheltered retirement plans.

  EXAMPLES: KEOGH, Simplified Employer Pension (SEP)
- **Savings Account**—An interest drawing account customers may use to accumulate funds with no maturity date

OBJECTIVE 3 **List the characteristics of a checking account**

- Customer controls the disbursement of funds in the account.
- Periodic statements provide a record of all transactions.
- Checks are widely accepted forms of payment.
- Account deposits are protected in accordance with management policy and the insured regulator.
- All collected and available funds on deposit in an account are available to the customer on demand.
- Access to funds on deposit is available only to those persons designated by the customer.
- A variety of checking account plans are available.
- Checking accounts are a way for the customer to establish a relationship with a financial institution, which may be useful for reference purposes.

OBJECTIVE 4 **List requirements about checking accounts that a New Accounts Representative should know.**

- Type of accounts offered
- Required documentation

- Minimum balance or deposit required
- Monthly service charges
- Check fees
- Fee for printing checks
- Special features or associated services

OBJECTIVE 5 **List the benefits of savings accounts.**

- Accumulate funds
- Convenient
- Security
- Interest bearing
- Increased credit availability

NOTE: There is no fixed maturity on regular savings accounts.

OBJECTIVE 6 **Describe the characteristics of savings accounts.**

NOTE: C.D., Money Market, Regular Savings Accounts, etc.

- A means of accumulating funds for future use
- Customers have access to collected funds on deposit
- Interest paid on the deposit

OBJECTIVE 7 **List the features of savings accounts that a New Accounts Representative should know.**

- Types of accounts offered
- Minimum deposit
- Annual Percentage Rate (APR)
- Compounding method
- Annual yield

- Withdrawal penalty
- Maturity date
- Documentation required

OBJECTIVE 8 **Describe responsibilities of a New Accounts Representative.**

New Accounts Representatives must:

- Have the ability to recognize the financial needs of the customer.
- Be knowledgeable of all the services available to the customer.
- Be knowledgeable of the legal requirements for establishing the legal binding contract.
- Develop a smooth presentation of information required for the institution's records.

OBJECTIVE 9 **List the steps in opening a new account.**

NOTE: IN THE RACE FOR NEW BUSINESS, THE WINNERS WILL BE THOSE INSTITUTIONS THAT IMPRESS THEIR CUSTOMERS AS BEING SINCERELY FRIENDLY AND HELPFUL ON THEIR VERY FIRST VISIT. THIS IS THE CUSTOMER'S FIRST IMPRESSION!

1. **Interview**—A meeting at which information is obtained from person to evaluate their needs and cross-sell services
2. **Application**—A form completed during the interview with pertinent information about the customer
3. **Identification**—Verification of a person's identity and legal authority to enter into a contract, may include credit check
4. **Account Number**—Numerical identification given to an account within a given institution
5. **Signature Card**—Card signed by each depositor used for identification purposes
6. **W-9 Form**—Payer's request for Taxpayer Identification Number form required for all interest-bearing accounts which must be signed by the customer.

7. **Distribution of Documentation**—Required by Federal Regulation Expedited Funds Availability Disclosure (Regulation CC) and Electronic Funds Transfer System (Regulation E)

8. **Initial Deposit**—Deposit made at the time the account is opened

9. **Check Order**—Complete check order form to order personalized checks (quantity, color, design, etc.)

10. **New Accounts Packet**—Temporary checks and deposit slips packet issued to a customer to be used until personalized checks and deposit slips are received

11. **Thank You Letter**—A follow-up letter mailed to a new account customer to welcome them to your financial institution

OBJECTIVE 10

Describe the procedure for completing an application form.

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a. Account number - Used for reference in CIF

b. New - Check if the account is new

c. Reopen - Check if the account has been opened previously

d. Date - When account was opened

e. Name - Name(s) of person(s) opening account

f. Address - Box number, street address, and city, state, and zip code

g. Place of employment - Name of company

h. Business phone - Place of employment phone number

i. Year employed - The year customer was employed

j. Home phone - Home phone number

k. SS No. or Tax ID - Social security number requested for identification purposes

l. Officer - Name of bank officer assigned to the new account

m. Spouse employer - Name of company where spouse is employed

n. Spouse SS No. - Social security number of spouse requested for CIF

o. Auxiliary address - Another address only if mailing address is different from CIF

p. Journal comments - Specific comments about the account

q. Statement comment - Specific instructions concerning the statement

r. Type of accounts being opened - Check the appropriate box of account being opened; Checking, Savings, CD only, Loan only, Safe Deposit, Other (specify); Type-Service Charge C-Charge, W-Waiver; Description—B-Basic, I-Interest Bearing; Class—R-Regular, B-Business

s. Driver's license number - Person(s) driver's license number

t. Credit Bureau ID No. - New Account attendant calls Credit Bureau and gives the customer's driver's license number; Credit Bureau then gives a code that indicates to open or not open the account

u. Previous financial institution - Last financial institution where customer had a checking account

v. New account letter - New Account representative types a thank-you letter and checks the yes box when completed

w. Time opened - The time the account was opened

x. Initials - The initials of the person who opened the account

y. Remarks - Any pertinent additional remarks

z. Customer's signature - Person(s) signature opening the account

aa. Yes American Cash Cards - Check the box if customer wants an ATM card

bb. Customer's signature - Person(s) signature stating they have received the disclosure required by federal regulation

OBJECTIVE 11 **Describe the procedure for preparing a signature card.**

NOTE: When a customer opens an account at a financial institution, he or she is entering into a formal business relationship with the financial institution. The signature card is the contractual agreement between the customer and the financial institution.

NAME OF ACCOUNT | ACCOUNT NUMBER

SIGNATURES | NAMES OF AUTHORIZED PERSONS

1.
2.
3.
4.

Checking Saving NOW Super NOW Money Market Certificate of Deposit

Individual
Sole Proprietorship
Joint Accounts
Joint with Survivorship
Tenants in Common
Partnership
Corporation
Trust
Non-Profit
Gov't Unit

Number of Signatures Required

Date

Home Phone | Business Phone | Address

Taxpayer ID No. or Social Security No.
1.
2.

Initial Deposit | Interest Rate Period | Interest Pay Period

RESOLUTION

Be it resolved that the persons signing above are authorized to transact financial business with this institution, to endorse and negotiate checks, drafts or orders for this organization or partnership and to sign checks and orders for withdrawing funds in this account. This resolution which is in effect supersedes all prior authorizations which thereby are cancelled.

I hereby certify that the above resolution was adopted by the Board of Directors of this organization and is in full force and effect, and above signatures are correct.

Date | Secretary

VSB

BEST COPY AVAILABLE

Type the account number

Type the name of the person, persons, or business opening the account

NOTE: Account title should match the social security number.

Check the type of account—Checking or Savings

Type the Social Security No. or Tax Payer's ID No.

Type the date when the card was signed by the customer(s)

Have customer(s) sign signature card

NOTE: Emphasize that customer(s) sign their signature card the way they will sign their checks.

NOTE: If one or more of the parties is not present, have the party present sign two signature cards if your financial institution does not use a signature card with two copies. File one card temporarily and the customer to take one to be signed by those not present. After the card has been returned with completed signatures, the temporary card will be pulled and replaced with the original card. Be sure to advise the customer whose signature appears on the temporary card that he/she is the only one who can write checks on that account until all authorized signatures have been received.

Individual

Acct #

Checking | Savings

Signature

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Authorized Signature

Authorized Signature

Social Security No. or Tax Payer's I.D. No.

Date

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above

VARIOUS JOINT/TWO-NAME SIGNATURE CARDS

FRONT

JOINT/TWO-NAME ACCOUNT

ACCOUNT OF _____ _____

as a joint deposit payable to either or survivor

VO-TECH STUDENT BANK OF VOTECHSVILLE, OK

VOTECHSVILLE, OK _____ 19_____

The undersigned, above named, as joint tenants, hereby agree with each other and with THE VO-TECH STUDENT BANK that all sums now on deposit or heretofore or hereafter deposited by either or both of said depositors to their credit as joint tenants are and shall be owned by them jointly and with right of survivorship and shall be payable to either or to the survivor and payment to or on the check or order of either or the survivor shall be valid as to the heirs, executors, administrators and creditors of either and shall discharge the said bank from any and all liability by reason of any payment so made.

Such payment to the survivor shall be subject, however, to all Federal and State laws relating thereto and all valid rules made pursuant to such laws.

The rights and authority of the bank under this agreement shall not be changed or terminated by said depositors or either of them save upon written notice to the said bank signed by both of them, which notice, however, shall in no way affect prior transactions relative thereto.

Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business fore this account, with the understanding that the joint depositors agree to and the BANK accepts business only on the conditions printed on the reverse side hereof.

_____

_____

_____

BACK

Address _____ Phone _____

Occupation _____ Introduced by _____

Last Account With _____

First Deposit $ _____ Received by _____ S.S.# _____

Remarks: _____

All items deposited are received by this bank for collection only, remain the property of depositor until final collection, and are credited subject to final payment in cash or solvent credits. In collecting items this bank is an agent and each subsequent collecting bank is a subagent of depositor. This bank assumes no responsibility beyond the exercise of due care, and will not be liable for default, negligence or failure of any subagent, nor for losses in transit, and each subagent shall be liable only for its own negligence. This bank or its correspondents may, without liability as above provided, send items for collection, directly or indirectly, to any bank, including the payor, and accept the draft or credit of any such bank as conditional payment in lieu of cash. The right is reserved, without notice of dishonor, to charge back to depositor any item at any time before final payment in cash, whether returned or not, or any item drawn on this bank not found good as of close of business on day deposited, or any item where returns remitted by collecting agent are afterwards dishonored. Items drawn on this bank not found good as of close of business on day deposited need not be charged back or returned within twenty-four hours, and return may be by mail. The account, whether active or inactive, shall be subject to the Bank's service charges under its rules now existing or as hereafter amended, or such rules as may be adopted. Canceled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record.

JOINT AND SEVERAL ACCOUNT PAYABLE TO EITHER OR SURVIVOR

JOINT AND SEVERAL ACCOUNT PAYABLE TO EITHER OR SURVIVOR

NUMBER

IN THE NAMES OF { NO. 1 _____ SIGN BELOW
NO. 2 _____

ADDRESS _____ DATE _____ 19____

WE THE UNDERSIGNED, HEREBY AUTHORIZE AND REQUEST

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

TO CAUSE THE ABOVE ACCOUNT TO BE ENTERED JOINTLY AND SEVERALLY

SIGN HERE { NO. 1 _____ SOC. SEC. NO. _____
NO. 2 _____ SOC. SEC. NO. _____

BY THE DELIVERY OF THIS CARD SIGNED BY THE CUSTOMER AND THE RECEIPT OF IT BY THIS BANK, THE FOLLOWING TERMS AND CONDITIONS ARE HEREBY ASSENTED TO:

BEST COPY AVAILABLE

BUSINESS SIGNATURE CARD

Proprietorship—Partnership

NAME OF ACCOUNT _____ NUMBER _____

FOR THE TRANSACTION OF BUSINESS WITH
VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Below please find duly authorized signature(s) which you are requested to recognize in the payment of funds or the transaction of other business on this account. The terms and conditions contained on the reverse side of this card are hereby assented to.

SIGN HERE: _____ ___ INDIVIDUAL
NUMBER OF SIGNATURES REQUIRED _____ ___ BUSINESS
_____ ___ PARTNERSHIP

Social Sec. or Federal I.D. No. _____

Signature of Proxy if any _____ (Authorization on Reverse Side)

Address _____ Business _____

Introduced by _____ Deposit $ _____ Date _____

- Occasionally a business will authorize the use of a facsimile (stamped) signature.
- A business owned by one person or two persons may do business under his/her name or under a trade or assumed name.
- The institution should require a certified copy of the assumed name certificate if the proprietor is doing business under a trade or assumed name.
- If the account is a partnership, a partnership resolution should be completed by all the partners authorizing the opening of the account. The partner or partners who are authorized to sign checks for the partnership should be properly designated on the business signature card. A partner may be required to sign the partnership resolution, but may not be an authorized signer on the account.

FRONT

(Please type or print)

CORPORATE ACCOUNT OF _____ Account No. _____

ADDRESS _____

Date

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record.

SPECIMEN SIGNATURES

_____ TITLE _____

_____ TITLE _____

_____ TITLE _____

_____ TITLE _____

BACK

(Please type or print)

RESOLVED THAT _____ President
or _____ Vice President
or _____ Secretary
or _____ Treasurer

of this corporation be and they are hereby severally authorized to transact financial business of the corporation with the Vo-Tech Student Bank, Votechsville, OK, to endorse by rubber stamp or otherwise, and deposit any checks, drafts or evidence of indebtedness for the corporation, and to sign and deliver checks against and withdraw funds on the account of

the corporation _____ Signature(s) shall be required on checks against the account.

This supersedes all prior authorizations which are hereby cancelled.
I hereby certify that the foregoing is a full, true and correct copy of a resolution regularly adopted by the

Board of Directors of _____
and that the same is in full force. That the signatures on the back hereof are genuine and of the respective officers of said corporation as designated thereon.

WITNESS my hand and seal of said corporation this _____ day of _____ 19 _____

(SEAL) (SIGN) _____
Secretary

- Opening a corporate account with a financial institution is authorized by the board of directors and carried out by the corporate officers, usually the secretary.
- The officer opening the account should be properly identified.
- The Corporate Resolution must be completed before opening the account.
- The officer or officers who are authorized to sign checks should be properly designated on the corporate signature card. An officer may be required to sign the corporate resolution but not be an authorized signer on the account.

FRONT

__CORPORATION __ORGANIZATION

NAME OF ACCOUNT _____ NUMBER _____

FOR THE TRANSACTION OF BUSINESS WITH
VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Below please find duly authorized signature(s) which you are requested to recognize in the payment of funds or the transaction of other business on this account. The terms and conditions contained on the reverse side of this card are hereby assented to:

SIGN HERE _____

NUMBER OF SIGNATURES REQUIRED _____ PRESIDENT
_____ VICE PRESIDENT
_____ SECRETARY, TREASURER
_____ OR CASHIER

_____ The Depositor hereby authorizes the Bank, at anytime it deems itself insecure, or in case of the death or insolvency of the depositor, to charge or setoff against any deposit of the depositor with the Bank any debts or obligations owing by the depositor to the Bank whether direct or indirect, secured or unsecured, absolute or contingent, joint or several, due or to become due, whether as maker, endorser, guarantor, or otherwise, now existing or hereafter contracted or acquired by the Bank and wherever payable, and the interest thereon and expense, if any, which may be incurred by the Bank in connection therewith, and this agreement shall be construed to be the consent of the depositor to make such a charge or setoff against his/her/their account(s) if consent by required by any present or future statute or law.

ADDRESS _____ BUSINESS _____

Federal Employer or I.D. Number _____ INITIAL DEPOSIT $ _____ DATE _____

BACK

BY THE DELIVERY OF THIS CARD SIGNED BY THE CUSTOMER AND THE RECEIPT OF IT BY THIS BANK, THE FOLLOWING TERMS AND CONDITIONS ARE HEREBY ASSENTED TO:

Items received for deposit or collection are accepted by this Bank, subject to the provisions of the Uniform Commercial Code. This Bank has the right to decline payment of checks drawn against credits consisting of items the proceeds of which have not yet been received in cash or solvent credits. This Bank may also charge back any items drawn on this Bank not good at close of next business day following deposit. Items for which this Bank shall pay cash to the customer are deemed received for deposit or collection and may be charged against the account of the customer if not paid. Checks or items drawn on local banks may be carried over for presentation either direct or through the Clearing House on the business day following the day of deposit, and checks or items on out of town points need not be forwarded until the business day following the day of deposit. In the mailing or delivery of statements with canceled vouchers, this Bank will not be liable for any amount paid on any forged or altered check issued in customer's name and charged by it to his account, nor for any missing canceled voucher nor for any difference of account unless notice thereof shall be given by the customer in writing to said Bank with thirty days after the date of mailing or personal delivery to customer of such statement of account with canceled vouchers or within thirty days after notice has been mailed to customer that such statement with canceled vouchers is ready for delivery. If customer fails to give such notice, or if any statement or canceled vouchers shall be lost or destroyed in transit (when directed to be mailed), the customer shall accept as correct this Bank's record of his account. The customer also agrees to return immediately to this Bank any canceled vouchers that do not belong to him, and to notify this Bank of any change in his address.

In case this Bank is requested to stop payment on a check, it is understood that such request shall be made by the customer in writing or only during banking hours and that the liability of this Bank is limited to the exercise of its accustomed diligence to prevent the payment of said check. Written request for stop payment shall be effective for six months unless request is made in writing to continue same and only for 14 days only.

The Bank may charge a reasonable fee for collecting deposited items, for account maintenance, whether the account is active or dormant, for account activity, for overdrafts, for returning checks drawn against insufficient funds, for stop payment requests or renewals thereof and for any unusual services rendered by the Bank in respect to the Depositor's account. All fees may be deducted from the Depositor's account, and the Bank shall not be liable for dishonoring checks because of insufficient funds resulting from the deduction of such fees.

RESOLUTION AUTHORIZING SIGNING OF CHECKS OR DRAFTS

This certifies that according to the By-Laws and Resolutions of this (Corporation)(Organization) those officers whose names appear on the reverse side of this card are (Individually) (Together) authorized to sign checks or drafts against the funds of this (Corporation)(Organization)

All checks will require _____ signatures _____
President

Dated _____ *19____* _____

- An account may be opened in the name of a social club, non-profit organization.
- Proper identification should be required from the person representing the organization.
- The individual or individuals who are authorized to sign checks for the organization should be designated on the signature card.

  NOTE: Two signatures may be required.

BEST COPY AVAILABLE

POWER OF ATTORNEY

Account of Date

Account No.

THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

I appoint, whose signature appears hereon, my attorney in fact, with full power to transact all business relative to (my) (our) checking account to the same extent that (I) (we) can transact such business. Said power includes authority to endorse items for deposit, sign checks on the account and to make withdrawals therefrom.

(Signature of Principal)

(Signature of Attorney)

(Signature of Principal)

- A Power of Attorney is the legal document (card) by which one party is authorized to act on another's behalf.
- A depositor who wishes to allow someone to issue instructions to the financial institution regarding the account or sign on his/her account, but not want that person to become a co-tenant, may designate an attorney-in-fact. The attorney-in-fact automatically ceases upon the death of the depositor. It may also be terminated by the depositor revoking it.

OBJECTIVE 12

Describe the procedure for adding a signature to a signature card of a personal account, sole proprietorship account, partnership account, and corporate account.

NOTE: Problems sometime arise when a financial institution is requested to add or delete an authorized signature from an account. Many financial institutions minimize these potential problems by using resolutions, agreements, etc.

To add a signature to a personal account, proprietorship account, and partnership account

- Be sure it is signed by all existing signers
- Issue new signature cards
- Have all signers sign the new cards
- Stamp the new card "replacement" and record the date

To add a signature to a corporate account

- A new corporate resolution, approved by the board of directors, signed and sealed by the corporate secretary, should be received when adding signatures.
- Prepare a new signature card.

OBJECTIVE 13

List the procedure for deleting a signature on a signature card from a personal account, sole proprietorship account, partnership account, and corporate account.

Personal Account

- It is illegal to delete a co-owner from a personal account without his/her authority which should be in writing.
- Financial institutions may request that the account be closed and a new one be opened.

Sole Proprietorship Account

- A sole proprietor may add or delete any signer from the business account by issuing a letter of authorization.
- A sole proprietor may close the old account and open a new account.

Partnership Account

- A new signature card and partnership agreement would be needed.
- A partner cannot be deleted by another partner.

  NOTE: The institution should require written authorization from the partner whose signature is being deleted.
- Complete a new signature card and partnership agreement.

Corporation Account

- An authorization from the board of directors must be received in order to delete a signer from a corporate account.
- Prepare a new Corporate Resolution and signature card.

  NOTE: To delete a signature from a corporate account requires a new signed and sealed corporate resolution and signature card.

OBJECTIVE 14

Distinguish between the W-9 form and the disclosure forms, Regulation E and Regulation CC.

Procedure for completing a W-9 Form

A. Type the name(s) of the new account

B. Type the address of the new account

C. Type the account number

D. Type the social security number of the new account

E. Have customer sign and date the form

NOTE: A W-9 Form, Payer's Request for Taxpayer Identification Number, is required on all interest-bearing accounts. A customer must furnish the financial institution a taxpayer identification number (Social Security No). The Social Security number issued to the Federal Government must be the number for the first name listed on the W-9 form. The institution is fined $50.00 per account if a W-9 Form is not on file.

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)

Address

City, State, and ZIP code

List account number(s) here (See instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number

OR

Employer identification number

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code ▶ ☐

(See Highlight below.)

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Date ▶

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form, and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form, and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I, and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account, depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "Applied for" in Part I, above, all your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

BEST COPY AVAILABLE

Funds availability and Electronic Funds Transfer Disclosures must be given to each new account customer.

A. Issue information sheets or pamphlets on Funds Availability (Regulation CC) and Electronic Funds Transfer (Regulation E) that your financial institution provides.

B. Have customer sign and date a Funds Availability form and the CIF form stating they received the information.

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank
111 E. 6th, Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X _____ _____

For Your Information and Disclosure of Regulations E

Regarding Use of Electronic Funds Transfer (EFT)
Cash Cards and Direct Deposits

1. WHERE ARE SCS MONEY CENTERS LOCATED?

Answers will vary depending on location of financial institution.

2. WHAT DOES MY MONEY CENTER CARD ENABLE ME TO DO?*

Your Money Center Card conveniently lets you bank TWENTY FOUR hours a day, SEVEN days a week. It can be used at any location in the STATE that displays the emblem of your money card. You can access your checking account, your savings account, or both for:

*Making deposits.
*Withdrawing cash.
*Obtaining account balances.
*Transferring funds between your savings and checking or vice versa.
*Paying for purchases at any merchant that displays your money card emblem.

3. HOW CAN I GET A CASH CARD OR PERSONAL IDENTIFICATION NUMBER (P.I.N.) REPLACED?

You have a choice. Either come to the Bank or write us at:

Name of Institution
Address

We are not permitted to process any order received in any other manner.

URGENT INFORMATION

DO NOT write your P.I.N. on your card. This could protect you against unauthorized use of your card.

4. WHAT ARE YOUR BUSINESS DAYS?

(This will depend on individual financial institution)

5. IS THERE AN ADDITIONAL CHARGE FOR USING THE MONEY CENTERS?

No charge is made for deposits or balance inquires. Each withdrawal is charged as 1 check.* This will vary depending on the financial institution.

6. IS THERE A LIMIT ON HOW MANY TIMES I MAY USE MY CASH CARD OR A LIMIT ON THE DOLLAR AMOUNT?*

Between the hours of 12 a.m. and 8 a.m. and except for certain hours on Sunday each card group (all cards assigned to the same account, as with a husband and wife) may be used 5 times or for a maximum withdrawal of $100.00*

*Amounts may vary

Except for the hours above, each card group may use their Cash Card an unlimited number of times, during a 24 hour period for a maximum withdrawal of $500.00.*

*Maximum amounts may vary.

7. WHAT TYPE OF RECEIPTS WILL I RECEIVE?

Money Centers & Point of Sale transactions: You will receive a receipt each time a transaction is completed on your account.

Also you will receive a monthly account statement unless there are not transactions in a particular month. In that case you will receive a statement at least quarterly.

8. AM I LIABLE FOR ANY UNAUTHORIZED TRANSFER FROM MY ACCOUNT?

Tell us AT ONCE if you believe your card and/or P.I.N. has been lost or stolen. Call us IMMEDIATELY. If you tell us within 2 business days, you can lose no more than $50.00 if someone used your card and P.I.N. without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and P.I.N. and we can prove we could have stopped someone from using your card and P.I.N. without permission if you had told us, you could lose as much as $500.00. Also if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

9. WHAT SHOULD I DO IF I BELIEVE AN UNAUTHORIZED TRANSFER HAS BEEN MADE FROM MY ACCOUNT?

Call us IMMEDIATELY at (local number) and we will take the information or write us at:

Institution Name
Address

10. WHAT ARE DIRECT DEPOSITS?

Direct deposits are a form of electronic banking. They are also called preauthorized electronic funds transfers. By using direct deposit services, you can have your payroll, Social Security benefits, and other forms of earning deposited automatically to your account.

11. WHY SHOULD I USE DIRECT DEPOSITS INSTEAD OF THE WAY I HANDLE THEM NOW?

Safety -- Direct deposits eliminate the worry of receiving your check in the mail and depositing the check in the bank.

Quick — Your account is credited on the same business day as the deposit becomes effective.

Convenient — Saves you time.

12. CAN I MAKE PAYMENTS THROUGH THIS SYSTEM?

Yes. Many insurance and other companies are now using preauthorized electronic funds transfers systems. Contact your company for details.

13. HOW MUCH WILL MY ACCOUNT BE CHARGED FOR USING THESE SERVICES?

No charge is made for deposits. Each withdrawal is charged as 1 check.

14. HOW CAN I BE SURE THAT MY ACCOUNT IS CREDITED OR DEBITED FOR THE CORRECT AMOUNT ON TIME?

Upon receipt of an electronic funds deposit, we will mail a notice of the deposit to the account owner. You will also receive a monthly statement (unless there are no transactions on your account).

15. WHAT IF I DECIDE TO PUT A STOP PAYMENT ON A PREAUTHORIZED ELECTRONIC TRANSFER?

You have a choice. Either come to our customer service department, call us at (local number), or write us at:

Local Financial Institution
Address

We must receive your notice at least 3 business days before the payment is scheduled to be made. If you call, we will require you to put your notice in writing and get it to us within 14 days after you called.

16. WHAT IF THE BANK SHOULD FAIL TO MAKE A TRANSFER OR TO STOP PAYMENT ON A CERTAIN TRANSFER?

The bank may be liable to the consumer for all damages proximately caused by the bank's failure to make a transfer pursuant to the consumer's instructions, except where:

1. Consumer's account has insufficient funds.

2. The funds are subject to legal or other encumbrance; or other Federal Reserve Board or comptroller of the Currency limitations.

3. The terminal has insufficient funds to complete the transfer; or other Federal reserve Board of Comptroller of the Currency limitations.

The Bank may be liable for damages where the Bank failed to properly credit deposits, subject to the normal policies and procedures of the bank; and where the bank failed to stop payment of an item, subject to normal policies and procedures of the Bank. However, in no circumstances shall the Bank be liable for any damages where the error or failure is the result of an Act of God and the Bank exercised due care, or where a technical or mechanical malfunction was known to the consumer.

17. WHAT SHOULD I DO IN CASE OF ERRORS ON QUESTIONS ABOUT MY ELECTRONIC FUNDS TRANSFER?

Telephone us at (local number) or write us at:

Financial Institution
Address

Notify us as soon as possible, if you think your statement or receipt is wrong of if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

a. Tell us your name and account number.

b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

c. Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate your complaint or questions. If we do this, we will recredit your account within 10 business days for the amount you think is in error, so that to complete our investigation. If you are asked to put your complaint or question in writing and we do not receive it within 10 business days, your account will not be recredited.

If there was no error we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

18. WOULD THE BANK EVER GIVE OUT INFORMATION ABOUT MY ACCOUNT TO SOMEONE ELSE?

The bank would give information to a third party about a customer's account only:

a. if it is necessary for completing a transaction.

b. In order to verify the existence and condition of your account, such as the credit bureau or merchants.

c. In order to comply with government agency or court orders.

d. If you give us your written permission.

19. WHERE CAN I SIGN UP FOR DIRECT DEPOSIT SERVICES?

Come by the NEW ACCOUNT DEPARTMENT during our regular banking hours. *Times may vary

Monday through Thursday 9 a.m. - 3 p.m.
Friday 9 a.m. - 6 p.m.

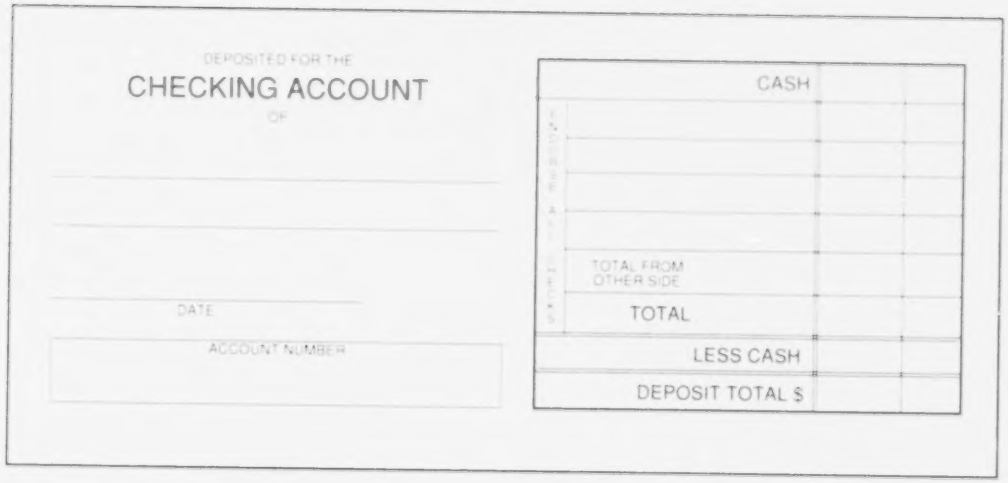
DIAL (local number) FOR ACCOUNT INFORMATION.

OBJECTIVE 15 **Describe the procedure for preparing an initial deposit.**

- Examine the initial deposit carefully.
- If cash is involved in the deposit, count the cash.
- If the deposit consists of an out-of-town or out-of-state check, or an item you question, a "HOLD" may be placed on the account. Note: Funds may be withheld until the check has been collected.
- A minimum deposit before opening an account.

OBJECTIVE 16 **List the steps for filling out a deposit slip.**

1. Name of depositor
2. Address of depositor
3. Date
4. Depositor's account number
5. Amount to be deposited separated into currency, coin, or check
6. Total of currency, coin, and checks
7. Amount of cash if customer request cash back
8. Some financial institutions ask customer to initial the deposit slip if he/she receives cash back.
9. Net deposit
10. Route the deposit to telier.



OBJECTIVE 17

List the procedure for ordering personalized checks and deposit slips.

NOTE: Omit Objective 9 when opening a savings account.

1. Show customer check order book of various styles and designs of checks and covers.
2. Customer selects the desired checks and check cover.
3. Inform customer of the price of the checks.

   NOTE: Checks vary in price, depending on the quantity, style and design of checks.
4. Discuss billing procedures for checks.

   NOTE: The amount is automatically deducted from the account. Remind the customer to deduct the amount from their checkbook when they receive their statement.
5. Type check order form.
6. Ask the customer to verify check order form to see if there are any errors.
7. Inform the customer of expected delivery date.
8. Tell customer to examine the checks to insure the information printed on them is correct. If the checks are incorrectly printed, please contact the new accounts representative.

ORDER FOR PERSONALIZED CHECKS — REGULAR FULL QUANITY OR TRIAL OFFER

PLEASE PRINT OR TYPE ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME		
	STYLE QUANTITY	86-00 1090
ADDRESS PHONE	COVER ☐	PT
CITY & STATE ZIP CODE	TRIAL OFFER ☐ LH 50	

SPECIAL INSTRUCTIONS DATE

THE VO-TECH STUDENT BANK

⑈109000008 ❶ ⑈ ☒ ☐☐ ☒ ☐☐☐☐ ⑈

OBJECTIVE 18

Describe the procedure for issuing a New Account Packet.

NOTE: Some financial institutions purchase new account packets that have pre-encoded account numbers. This eliminates the financial institution from assigning account numbers.

- Give the customer the new account packet (temporary checks and deposit slips).

  NOTE: The customer must have made a deposit before temporary checks can be issued. This is to insure that there will be funds in the account to cover the checks and service charge.

- Explain the account identification card to the customer if applicable.

  NOTE: The customer should know that there will be a period of time before the institution's employees know or recognize a customer, and they will often be asked for some type of identification.

- Show customer temporary checks and deposit slips.

  NOTE: Often the packet has pictures and information about available services. This may be an opportunity to cross-sell other financial services.

  NOTE: If the customer uses all of the temporary checks and deposit slips issued to them before their check order arrives, advise them to come back to request an additional supply.

OBJECTIVE 19

List steps for cross-selling.

A financial institution is a service industry. The products sold are financial services. Cross-selling brings in additional money. Communication is an essential aspect of cross-selling. A new checking or savings account customer is a prime candidate for future marketing efforts. The opportunities for cross-selling of financial services are limited only by the institution's employees being motivated and willing to identify the customers' needs. It is more convenient to conduct all business transactions under one roof. This is a strong selling point. Everything you do to build services reflects back on you as a professional.

STEPS IN CROSS-SELLING:

- Listen for clues and identify a customer's needs.

  NOTE: Ask open-ended questions.

- Match a service to the need.
- Recommend a service.
- Stress benefits of the service.
- Provide brochures or additional information about the product.
- Take action to start the service or refer the customer to the appropriate financial institution employee.
- Follow-up with personal contact.

OBJECTIVE 20

List steps in handling objections.

- Paraphrase objections. Don't take objections personally; consider all objections as constructive.
- Counter specific objections about the service by explaining and emphasizing the benefits.
- Drop the subject if objections still exist.

  NOTE: Marketing financial services should not annoy customers.

OBJECTIVE 21

Name the services offered by most financial institutions.

NOTE: Services offered by financial institutions may vary.

Deposit Services

- Commercial checking
- Regular checking
- Interest-bearing checking
- Overdraft protection
- Regular savings (Passbook)
- Certificate of Deposit
- Money Market Funds
- Direct Deposit
- Mail Deposit

- Night Deposit

Loan Services

- Installment loans
- Commercial loans
- Mortgage loans
- Home equity loans
- Credit card

Special Services

- Collections
- Cashier Checks
- Money Orders
- Traveler's Checks
- Safe Deposit Box
- Trust account
- IRA
- KEOGH
- SEP

Customer Services

- Automatic loan payment plan
- Bank-by-mail
- ATM - Automated Teller Machine
- Telephone transfer of funds
- Wire transfers
- Automatic savings plan
- Utility bill payment
- Notary Public

OBJECTIVE 22

Describe the procedure for closing an account.

- Call up the account on the computer.
- Make sure the person closing the account has the authority to do so.
- Have customer sign a closed account form.
- Reconcile the customer's checkbook register to obtain available balance. (Check off checks that have cleared and determine the outstanding checks).
- Customer may write a check for the balance of the account or the bank can issue a cashier's check for the balance.
- Input into the computer, account closed, time and initial of person who closed the account.
- Route forms to Bookkeeping/Customer Service so signature card will be pulled and filed in closed account file.

  NOTE: Explain to the customer they will receive one more statement and if a check comes through after the account is closed the check will be returned and stamped "Account closed".

OBJECTIVE 23

List common services offered by most financial institutions that a New Accounts Representative must know in order to be successful on the job.

NOTE: It will be your responsibility to inform customers of the many services offered by your financial institution and how these services will benefit them.

- Loans

  Customer situations and remarks that may indicate a need for a loan.

  - Cashing a security that has not matured
  - Customer makes a large withdrawal from savings
  - Customer remarks about several bills that have to be paid
  - Customer remarks about adding a room on to their home

- Safe Deposit Box

  Customer situations and remarks that may indicate a need for a safe deposit box.

  - Purchase of U.S. Government Bonds
  - Final payment of a secured loan
  - Customer expresses concern about safety of valuables while on vacation
  - Customer remarks about loss of important papers by a fire

- Traveler's Checks

  Customer situations and remarks that may indicate a need for traveler's checks.

  - Customer mentions he is leaving for Hawaii tomorrow
  - Customer submits a temporary change of address
  - Customer cashes a large personal check

  NOTE: Traveler's checks are safer to carry than cash. Traveler's checks can be replaced if lost or stolen. They are acceptable world-wide.

- Savings Account

  Customer situations and remarks that may indicate a need for a savings account.

  - Customer has a large income and would like to earn interest
  - Final payment on an installment loan
  - Depositing a check that does not represent ordinary income

  NOTE: A savings account may avoid the necessity for a small loan.

- Club Account

  Customer situations and remarks that may indicate a need for a club account.

  - Withdrawal from savings just before Christmas
  - Customer remarks about paying for Christmas all year
  - Customer remarks about a lack of funds for a nice vacation
  - College

- Retirement Funds (IRA, KEOGH, SEP)

  Customer situations and remarks that may indicate a need for a retirement fund.

  - Customer expresses concern about retiring because he is self-employed
  - Customer remarks about his retirement not being sufficient for what he wants to do after he retires

- Trust

  Customer situations and remarks that may indicate a need for trust services.

  - Customer is faced with settling an estate
  - Customer mentions they do not have a will
  - Customer mentions needing help with his or her money management.

ACTIVITY SHEET 1

NEW ACCOUNTS REPRESENTATIVE I

DIRECTIONS

Visit financial institutions in your area to gather the information on the Activity Sheet. Do a comparison of the institutions in the area.

Name of Institution

CHECKING ACCOUNTS

TYPE OF CHECKING ACCOUNT	MINIMUM DEPOSIT	INTEREST RATE	COMPOUND METHOD	SPECIAL OR ADDITIONAL FEATURES

ACTIVITY SHEET 2

NEW ACCOUNTS REPRESENTATIVE I

DIRECTIONS

Visit financial institutions in your area to gather the information on the Activity Sheet. Do a comparison of the institutions in the area.

Name of Institution

SAVINGS ACCOUNTS

TYPE OF SAVINGS OR TIME DEPOSITS	MINIMUM DEPOSIT	INTEREST RATE (APR)	COMPOUND METHOD	MATURITY DATE	ANNUAL YIELD	WITHDRAWAL PENALTY	SPECIAL OR ADDITIONAL FEATURES

ASSIGNMENT SHEET 1	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 24

Complete an application form.

DIRECTIONS

As an employee of the Vo-Tech Student Bank, you are often required to open an account for residents or businesses. Write or type the information given below in the application form.

It is (current date) and you are about to open an account at The Vo-Tech Student Bank. The next account number to be assigned is 40-2743.

The young man at your desk introduces himself as Brett Sampson. Brett tells you he has just moved to Votechsville from Dallas, Texas one week ago. Mercury Marine Construction located at 3003 North Perkins Road in Votechsville has hired him as a field representative. As a matter of fact, when he was looking for a financial institution, some of his co-workers suggested The Vo-Tech Student Bank. Brett feels he won't be writing many checks, so you suggest a regular checking account. He would like his statement to be sent to 1201 East Lincoln, Votechsville, OK 74074. Brett's new telephone number is 377-4182. Brett's initial deposit consists of two $100.00 bills, four $20.00 bills, and a check for $300.00. You notice the check is drawn on the State Financial Institution of Dallas, TX., and you ask him if he banked there before he came to Votechsville. He said he did. When you ask for an endorsement on his check you also ask for some type of identification. He shows you his drivers license (number 440-47-6752). When asked for a reference, he tells you he has a friend that is a teller here, Bob Reed.

CIF NEW ACCOUNT FORM

ACCT NO _____ NEW ☐ REOPEN ☐ DATE _____

NAME _____ 44

ADDRESS _____ 44

ADDRESS _____ 44

ADDRESS _____ 44

ADDRESS _____ MAIL CODE | | ZIP CODE

PLACE OF EMPLOYMENT _____ BUSINESS PHONE _____

YEAR EMPLOYED ____ HOME PHONE _____

SS NO. OR TAX ID _____ OFFICER ____

SPOUSE EMPLOYER _____ SPOUSE SS NO _____

AUXILLARY ADDRESS
ONLY IF MAILING ADDRESS DIFFERENT FROM CIF

_____

_____

_____

MAIL CODE ZIP CODE

JOURNAL COMMENTS _____ (46 CHARACTERS)

JOURNAL COMMENTS _____ (46 CHARACTERS)

STATEMENT COMMENT _____ (46 CHARACTERS)

TYPE OF ACCOUNTS BEING OPENED

☐ CHECKING ☐ SAVINGS

TYPE _____ DESC _____ CLASS _____ TYPE _____ CLASS _____

☐ CD ONLY ☐ LOAN ONLY

☐ SAFE DEPOSIT ☐ OTHER (SPECIFY)

DRIVERS LICENSE NO _____

EXPIRATION DATE _____ CREDIT BUREAU _____

PREVIOUS BANK _____ NEW ACCOUNT LETTER YES ☐ NO ☐

REMARKS _____ TIME OPENED _____ INITIALS _____

_____ _____

I AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

☐ YES AMERICAN CASH CARDS

CUSTOMER S SIGNATURE _____

I HAVE RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER S SIGNATURE _____

BEST COPY AVAILABLE

ASSIGNMENT SHEET 2	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 25 **Prepare a signature card.**

DIRECTIONS Type a signature card for Brett Sampson using the information given on the CIF application form from Assignment Sheet 1.

Acct. #

Checking Savings

Signature _____

I hereby authorize the signature appearing below on the transaction of any and all business in my behalf with THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Authorized Signature _____

Authorized Signature _____

Social Security No. or Tax Payer's I.D. No. _____

Date _____

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above.

ASSIGNMENT SHEET 3	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 26

Complete a W-9 Form and disclosure forms, Regulation E, pertaining to Electronic Funds Transfer (EFT) and Regulation CC, pertaining to Funds availability. (Use the information on Assignment Sheet 1.)

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)

Address

City, State, and ZIP code

List account number(s) here (See Instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number

OR

Employer identification number

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code . . . . . ▶ ☐
(See Highlight below.)

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ **Date ▶**

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain **Form SS-5**, Application for a Social Security Number Card, or **Form SS-4**, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

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ASSIGNMENT SHEET 3 - New Accounts Representative
I - 112

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FUNDS AVAILABILITY — — — — —

IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank
111 E. 6th, Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X _____

For Your Information and Disclosure of Regulations E

Regarding Use of Electronic Funds Transfer (EFT)
Cash Cards and Direct Deposits

1. WHERE ARE SCS MONEY CENTERS LOCATED?

   Answers will vary depending on location of financial institution.

2. WHAT DOES MY MONEY CENTER CARD ENABLE ME TO DO?*

   Your Money Center Card conveniently lets you bank TWENTY FOUR hours a day, SEVEN days a week. It can be used at any location in the STATE that displays the emblem of your money card. You can access your checking account, your savings account, or both for:

   *Making deposits.
   *Withdrawing cash.
   *Obtaining account balances.
   *Transferring funds between your savings and checking or vice versa.
   *Paying for purchases at any merchant that displays your money card emblem.

3. HOW CAN I GET A CASH CARD OR PERSONAL IDENTIFICATION NUMBER (P.I.N.) REPLACED?

   You have a choice. Either come to the Bank or write us at:

   Name of Institution
   Address

   We are not permitted to process any order received in any other manner.

   URGENT INFORMATION

   DO NOT write your P.I.N. on your card. This could protect you against unauthorized use of your card.

4. WHAT ARE YOUR BUSINESS DAYS?

   (This will depend on individual financial institution)

5. IS THERE AN ADDITIONAL CHARGE FOR USING THE MONEY CENTERS?

   No charge is made for deposits or balance inquires. Each withdrawal is charged as 1 check.* This will vary depending on the financial institution.

6. IS THERE A LIMIT ON HOW MANY TIMES I MAY USE MY CASH CARD OR A LIMIT ON THE DOLLAR AMOUNT?*

   Between the hours of 12 a.m. and 8 a.m. and except for certain hours on Sunday each card group (all cards assigned to the same account, as with a husband and wife) may be used 5 times or for a maximum withdrawal of $100.00*

   *Amounts may vary

   Except for the hours above, each card group may use their Cash Card an unlimited number of times, during a 24 hour period for a maximum withdrawal of $500.00.*

   *Maximum amounts may vary.

7. WHAT TYPE OF RECEIPTS WILL I RECEIVE?

   Money Centers & Point of Sale transactions: You will receive a receipt each time a transaction is completed on your account.

   Also you will receive a monthly account statement unless there are not transactions in a particular month. In that case you will receive a statement at least quarterly.

8. AM I LIABLE FOR ANY UNAUTHORIZED TRANSFER FROM MY ACCOUNT?

   Tell us AT ONCE if you believe your card and/or P.I.N. has been lost or stolen. Call us IMMEDIATELY. If you tell us within 2 business days, you can lose no more than $50.00 if someone used your card and P.I.N. without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and P.I.N. and we can prove we could have stopped someone from using your card and P.I.N. without permission if you had told us, you could lose as much as $500.00. Also if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

9. WHAT SHOULD I DO IF I BELIEVE AN UNAUTHORIZED TRANSFER HAS BEEN MADE FROM MY ACCOUNT?

   Call us IMMEDIATELY at (local number) and we will take the information or write us at:

   Institution Name
   Address

10. WHAT ARE DIRECT DEPOSITS?

    Direct deposits are a form of electronic banking. They are also called preauthorized electronic funds transfers. By using direct deposit services, you can have your payroll, Social Security benefits, and other forms of earning deposited automatically to your account.

11. WHY SHOULD I USE DIRECT DEPOSITS INSTEAD OF THE WAY I HANDLE THEM NOW?

    Safety — Direct deposits eliminate the worry of receiving your check in the mail and depositing the check in the bank.

    Quick — Your account is credited on the same business day as the deposit becomes effective.

    Convenient — Saves you time.

12. CAN I MAKE PAYMENTS THROUGH THIS SYSTEM?

Yes. Many insurance and other companies are now using preauthorized electronic funds transfers systems. Contact your company for details.

13. HOW MUCH WILL MY ACCOUNT BE CHARGED FOR USING THESE SERVICES?

No charge is made for deposits. Each withdrawal is charged as 1 check.

14. HOW CAN I BE SURE THAT MY ACCOUNT IS CREDITED OR DEBITED FOR THE CORRECT AMOUNT ON TIME?

Upon receipt of an electronic funds deposit, we will mail a notice of the deposit to the account owner. You will also receive a monthly statement (unless there are no transactions on your account).

15. WHAT IF I DECIDE TO PUT A STOP PAYMENT ON A PREAUTHORIZED ELECTRONIC TRANSFER?

You have a choice. Either come to our customer service department, call us at (local number), or write us at:

Local Financial Institution
Address

We must receive your notice at least 3 business days before the payment is scheduled to be made. If you call, we will require you to put your notice in writing and get it to us within 14 days after you called.

16. WHAT IF THE BANK SHOULD FAIL TO MAKE A TRANSFER OR TO STOP PAYMENT ON A CERTAIN TRANSFER?

The bank may be liable to the consumer for all damages proximately caused by the bank's failure to make a transfer pursuant to the consumer's instructions, except where:

1. Consumer's account has insufficient funds.

2. The funds are subject to legal or other encumbrance; or other Federal Reserve Board or comptroller of the Currency limitations.

3. The terminal has insufficient funds to complete the transfer; or other Federal reserve Board of Comptroller of the Currency limitations.

The Bank may be liable for damages where the Bank failed to properly credit deposits, subject to the normal policies and procedures of the bank; and where the bank failed to stop payment of an item, subject to normal policies and procedures of the Bank. However, in no circumstances shall the Bank be liable for any damages where the error or failure is the result of an Act of God and the Bank exercised due care, or where a technical or mechanical malfunction was known to the consumer.

17. WHAT SHOULD I DO IN CASE OF ERRORS ON QUESTIONS ABOUT MY ELECTRONIC FUNDS TRANSFER?

Telephone us at (local number) or write us at:

Financial Institution
Address

Notify us as soon as possible, if you think your statement or receipt is wrong of if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

a. Tell us your name and account number.

b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

c. Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If more time is needed, however, we may take up to 45 days to investigate your complaint or questions. If we do this, we will recredit your account within 10 business days for the amount you think is in error, so that to complete our investigation. If you are asked to put your complaint or question in writing and we do not receive it within 10 business days, your account will not be recredited.

If there was no error we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

18. WOULD THE BANK EVER GIVE OUT INFORMATION ABOUT MY ACCOUNT TO SOMEONE ELSE?

The bank would give information to a third party about a customer's account only:

a. If it is necessary for completing a transaction.

b. In order to verify the existence and condition of your account, such as the credit bureau or merchants.

c. In order to comply with government agency or court orders.

d. If you give us your written permission.

19. WHERE CAN I SIGN UP FOR DIRECT DEPOSIT SERVICES?

Come by the NEW ACCOUNT DEPARTMENT during our regular banking hours. *Times may vary

Monday through Thursday 9 a.m. - 3 p.m.
Friday 9 a.m. - 6 p.m.

DIAL (local number) FOR ACCOUNT INFORMATION.

ASSIGNMENT SHEET 4	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 27 **Prepare an initial deposit.**

DIRECTIONS Complete the deposit slip using the information provided in Assignment Sheet 1.

DEPOSITED FOR THE
CHECKING ACCOUNT
OF

DATE

ACCOUNT NUMBER

CASH	
TOTAL FROM OTHER SIDE	
TOTAL	
LESS CASH	
DEPOSIT TOTAL $	

CHECKS	LIST SINGLY	DOLLARS	CENTS
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
	TOTAL		

ENTER TOTAL ON THE FRONT OF THIS TICKET

ASSIGNMENT SHEET 5	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 28 **Order personalized checks.**

DIRECTIONS Type the check order form.

After looking at the different examples of checks and check covers, Brett decides to order 200 of the Wildlife design, wallet checkbook style. He also chooses the burgundy cover. Brett specifically asked that his social security number be put on the checks. Refer to the CIF information found on Assignment Sheet 1.

ORDER FOR PERSONALIZED CHECKS — REGULAR FULL QUANTITY OR TRIAL OFFER

PLEASE PRINT OR TYPE ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME	CHOICE OF CHECK COLOR OR DESIGN	STARTING NO. USE 101 OR HIGHER
	STYLE QUANTITY	86-00 1090
ADDRESS PHONE	COVER ☐	PT
CITY & STATE ZIP CODE	TRIAL OFFER ☐ LH 50	

SPECIAL INSTRUCTIONS DATE

THE VO-TECH STUDENT BANK

⑈109000008 ❶ ⑈ X ☐☐ X ☐☐☐☐ ⑈

NAME _____ SCORE _____

OBJECTIVE 29

Type a thank you letter.

Using the information from the application form on Assignment Sheet 1, type in mailable form a thank-you letter using block style and mixed punctuation. This is an average length letter.

LETTERHEAD

ASSIGNMENT SHEET 7	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 30 **Match financial services to specific customer needs.**

DIRECTIONS On the following page match bank services to specific customer needs.

ASSIGNMENT SHEET 7

	CHECKING ACCOUNT	SAVINGS ACCOUNT	SAFE DEPOSIT BOX	LOAN	CERTIFICATE OF DEPOSIT	TRAVELERS CHECK	OVERDRAFT PROTECTION	CHRISTMAS CLUB	IRA—KEOGH—SEP	DIRECT DEPOSIT	
Customer purchased a money order with cash.											
Elderly person comes to the bank in the rain to make a deposit.											
Customer has a large balance in a regular savings.											
Customer withdraws large sums of money in cash.											
Customer was charged $15 for an insufficient check that was paid.											
Customer cashes an unmatured bond.											
Customer purchased U.S. Government Savings Bonds.											
Customer remarks about paying for Christmas all year.											
Customer is self-employed and is planning for retirement.											
Customer cashes a payroll check each week.											
Customer says he is leaving for Hawaii in two days.											
Employed customer is concerned about an additional retirement plan.											
Customer complains about the interest on all his charge cards.											
Customer makes a comment about wanting a new car.											
In mid-December a customer withdraws a large sum from his savings.											
Final payment on a loan is made.											

ASSIGNMENT SHEET 8	NEW ACCOUNTS REPRESENTATIVE	I

NAME _____ SCORE _____

OBJECTIVE 31

Open a Savings Account.

DIRECTIONS

Using the following information, open a savings account and complete all necessary forms.

Today, _____/_____/_____, Mr. and Mrs. Jerry Cavner came to your financial institution to open a savings account. They asked that their joint savings account be opened under Jerry and Kelly Cavner. Mr. and Mrs. Cavner are presently residing at 1701 Daryl Place, Votechsville, OK 74074. Their telephone number is 377-2564. Jerry's social security number is 440-40-6987 and Kelly's social security number is 440-40-7772.

Mr. and Mrs. Cavner moved to Votechsville from Anytown. Their previous financial institution was Vo-Tech National Bank in Anytown. Currently they have a checking account opened at your financial institution - account number 41-1685. They want to open a savings account with a $500.00 check from Joe Cavner, and 250.00 in currency.

Jerry is employed at Votechsville High School and Kelly is unemployed.

CIF NEW ACCOUNT FORM

ACCT NO ☐ NEW ☐ REOPEN ☐ DATE _____

NAME _____ 44

ADDRESS _____ 44

ADDRESS _____ 44

ADDRESS _____ 44

ADDRESS _____ MAIL CODE ZIP CODE

PLACE OF EMPLOYMENT _____ BUSINESS PHONE _____

YEAR EMPLOYED ____ HOME PHONE _____

SS NO OR TAX ID _____ OFFICER ____

SPOUSE EMPLOYER _____ SPOUSE SS NO _____

AUXILLARY ADDRESS
(ONLY IF MAILING ADDRESS DIFFERENT FROM CIF)

_____

_____

_____

MAIL CODE ZIP CODE

JOURNAL COMMENTS _____ (46 CHARACTERS)

JOURNAL COMMENTS _____ (46 CHARACTERS)

STATEMENT COMMENT _____ (46 CHARACTERS)

TYPE OF ACCOUNTS BEING OPENED

☐ CHECKING ☐ SAVINGS

TYPE _____ DESC _____ CLASS _____ TYPE _____ CLASS _____

☐ CD ONLY ☐ LOAN ONLY

☐ SAFE DEPOSIT ☐ OTHER (SPECIFY)

DRIVERS LICENSE NO _____

EXPIRATION DATE _____ CREDIT BUREAU _____

PREVIOUS BANK _____ NEW ACCOUNT LETTER YES ☐ NO ☐

REMARKS _____ TIME OPENED _____ INITIALS _____

_____ _____

I AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

CUSTOMER S SIGNATURE _____ ☐ YES AMERICAN CASH CARDS

I HAVE RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER S SIGNATURE _____

PLEASE SIGN FIRMLY
DO NOT DETACH

ACCOUNT NUMBER

Checking Savings

Signature

I hereby authorize the signature appearing below, in the transaction of any and all business in my behalf with The Va Tech Student Bank.

Authorized Signature

Authorized Signature

Social Security No. or Tax Payer's I.D. No.

Date

SEE REVERSE SIDE

This account is accepted subject to the conditions and regulations of The Va Tech Student Bank, Vaughnsville, OH, applicable to this account. Authorized signatures above.

DEPOSITED FOR THE
SAVINGS ACCOUNT
OF

DATE

ACCOUNT NUMBER

	CASH		
LISTED ON REVERSE SIDE			
	TOTAL FROM OTHER SIDE		
	TOTAL		
	LESS CASH		
	DEPOSIT TOTAL $		

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)

Address

City, State, and ZIP code

List account number(s) here (See Instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number

OR

Employer identification number

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code. (See Highlight below.) ▶ ☐

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ **Date ▶**

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

BEST COPY AVAILABLE

Penalties

(1) Penalty for Failure to Furnish Taxpayer Identification Number.—If you fail to furnish your taxpayer identification number to a payer, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

(2) Failure to Report Certain Dividend and Interest Payments.—If you fail to include any portion of an includible payment for interest, dividends, or patronage dividends in gross income, such failure will be treated as being due to negligence and will be subject to a penalty of 5% on any portion of an underpayment attributable to that failure unless there is clear and convincing evidence to the contrary.

(3) Civil Penalty for False Information With Respect to Withholding.—If you make a false statement with no reasonable basis which results in no imposition of backup withholding, you are subject to a penalty of $500.

(4) Criminal Penalty for Falsifying Information.—Falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Payees Exempt from Backup Withholding

Payees specifically exempted from backup withholding on ALL payments include the following:

- A corporation.
- A financial institution.
- An organization exempt from tax under section 501(a), or an individual retirement plan.
- The United States or any agency or instrumentality thereof.
- A State, the District of Columbia, a possession of the United States, or any subdivision or instrumentality thereof.
- A foreign government, a political subdivision of a foreign government, or any agency or instrumentality thereof.
- An international organization or any agency or instrumentality thereof.
- A registered dealer in securities or commodities registered in the U.S. or a possession of the U.S.
- A real estate investment trust.
- A common trust fund operated by a bank under section 584(a).
- An exempt charitable remainder trust, or a non-exempt trust described in section 4947(a)(1).
- An entity registered at all times under the Investment Company Act of 1940.
- A foreign central bank of issue.

Payments of dividends and patronage dividends not generally subject to backup withholding include the following:

- Payments to nonresident aliens subject to withholding under section 1441.
- Payments to partnerships not engaged in a trade or business in the U.S. and which have at least one nonresident partner.
- Payments of patronage dividends where the amount received is not paid in money.
- Payments made by certain foreign organizations.

Payments of interest not generally subject to backup withholding include the following:

- Payments of interest on obligations issued by individuals. **Note:** *You may be subject to backup withholding if this interest is $600 or more and is paid in the course of the payer's trade or business and you have not provided your correct taxpayer identification number to the payer.*
- Payments of tax-exempt interest (including exempt-interest dividends under section 852).
- Payments described in section 6049(b)(5) to nonresident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.

Exempt payees described above should file Form W-9 to avoid possible erroneous backup withholding. Because certain payments exempt from backup withholding are nevertheless subject to information reporting, if you file this form with the payer, furnish your taxpayer identification number, write "exempt" on the face of the form, and return it to the payer. If the payments are interest, dividends, or patronage dividends, also sign and date the form.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details, see the regulations under sections 6041, 6041A(a), 6045, and 6050A.

Privacy Act Notice. — Section 6109 requires most recipients of dividend, interest, or other payments to give taxpayer identification numbers to payers who must report the payments to IRS. IRS uses the numbers for identification purposes. Payers must be given the numbers whether or not recipients are required to file tax returns. Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments to a payee who does not furnish a taxpayer identification number to a payer. Certain penalties may also apply.

Guidelines for Determining the Proper Identification Number to Give the Payer.— Social security numbers have nine digits separated by two hyphens: i.e., 000-00-0000. Employer identification numbers have nine digits separated by only one hyphen: i.e., 00-0000000. The table below will help you determine the number to give the payer.

For this type of account:	Give the SOCIAL SECURITY number of—
1. An individual's account	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, any one of the individuals[1]
3. Husband and wife (joint account)	The actual owner of the account or, if joint funds, either person[1]
4. Custodian account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. Adult and minor (joint account)	The adult or, if the minor is the only contributor, the minor[1]
6. Account in the name of guardian or committee for a designated ward, minor, or incompetent person	The ward, minor, or incompetent person[3]
7. a. The usual revocable savings trust account (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under State law	The actual owner[1]
8. Sole proprietorship account	The owner[4]

For this type of account:	Give the EMPLOYER IDENTIFICATION number of—
9. A valid trust, estate, or pension trust	Legal entity (Do not furnish the identifying number of the personal representative or trustee unless the legal entity itself is not designated in the account title.)[5]
10. Corporate account	The corporation
11. Religious, charitable, or educational organization account	The organization
12. Partnership account held in the name of the business	The partnership
13. Association, club, or other tax-exempt organization	The organization
14. A broker or registered nominee	The broker or nominee
15. Account with the Department of Agriculture in the name of a public entity (such as a State or local government, school district, or prison) that receives agricultural program payments	The public entity

[1] List first and circle the name of the person whose number you furnish.
[2] Circle the minor's name and furnish the minor's social security number.
[3] Circle the ward's, minor's, or incompetent person's name and furnish such person's social security number.
[4] Show the name of the owner.
[5] List first and circle the name of the legal trust, estate, or pension trust.

Note: If no name is circled when there is more than one name, the number will be considered to be that of the first name listed.

Complete a Funds Availability disclosure form pertaining to Electronic Funds Transfer (EFT).

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank
111 E. 6th., Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X _____

LETTERHEAD

ASSIGNMENT SHEET 1

CIF NEW ACCOUNT FORM

ACCT NO 40-2743 NEW ☒ REOPEN ☐ DATE (current)

NAME Brett Sampson

ADDRESS 1201 E. Lincoln

ADDRESS Votechsville, OK 74074

ADDRESS

ADDRESS

PLACE OF EMPLOYMENT Mercury Marine BUSINESS PHONE

YEAR EMPLOYED 90 HOME PHONE 377-4482

SS NO OR TAX ID 440-47-6752 OFFICER

SPOUSE EMPLOYER SPOUSE SS NO

ALK/LARY ADDRESS

JOURNAL COMMENTS 48 CHARACTERS

JOURNAL COMMENTS 48 CHARACTERS

STATEMENT COMMENT 48 CHARACTERS

TYPE OF ACCOUNTS BEING OPENED

☒ CHECKING ☐ SAVINGS

TYPE C DESC B CLASS R TYPE CLASS

☐ CD ONLY ☐ LOAN ONLY

☐ SAFE DEPOSIT ☐ OTHER (SPECIFY)

DR LIC/ID/SS NO 440-47-6752

EXPIRATION DATE CREDIT BUREAU

PREVIOUS BANK State Financial Institution of Dallas NEW ACCOUNT LETTER YES ☐ NO ☒

REMARKS Bob Reed is a reference TIME OPENED : INITIALS (student's)

AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

CUSTOMER'S SIGNATURE Brett Sampson ☐ YES AMERICAN EXPRESS CARD

HAS BEEN RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER'S SIGNATURE Brett Sampson

ASSIGNMENT SHEET 2

Acct # 40-2743 Brett Sampson

X	Checking	Savings	

Signature Brett Sampson

I hereby authorize the signature appearing below on the transaction of any and all business in my behalf with
THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Authorized Signature _____

Authorized Signature _____

Social Security No. or Tax Payers I.D. No 440-47-6752

Date (current)

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above

ASSIGNMENT SHEET 3

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)
Brett Sampson

Address
1201 East Lincoln

City, State, and ZIP code
Stillwater, OK 74074

List account number(s) here (See instructions) ▶ 40-2743

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number: 440 47 6752

OR

Employer identification number:

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code. (See **Highlight** below.) ▶ [X]

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Brett Sampson **Date** ▶ (current date)

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form **W-9** (10-83)

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank

111 E. 6th, Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE: x Brett Simpson (Customer) DATE: (Current date)

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ASSIGNMENT SHEET 4

DEPOSITED FOR THE
CHECKING ACCOUNT
OF
Brett Sampson
1201 E. Lincoln
(current)
DATE
ACCOUNT NUMBER
40-2743

CASH	280	00
FIRST NATIONAL BANK OF CHICAGO		
First National	300	00
TOTAL FROM OTHER SIDE		
TOTAL	580	00
LESS CASH		—
DEPOSIT TOTAL $	580	00

CHECKS LIST SINGLY | DOLLARS | CENTS

TOTAL

ENTER TOTAL ON THE FRONT OF THIS TICKET

ASSIGNMENT
SHEET 5

ORDER FOR PERSONALIZED CHECKS — REGULAR FULL QUANITY OR TRIAL OFFER

PLEASE PRINT OR TYPE - ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME Brett Sampson	Wild life	101 86-00 1090
1201 E. Lincoln 377-4182 ADDRESS PHONE	STYLE QUANITY Wallet - 200	
Votechsville OK 74074 CITY & STATE ZIP CODE	COLOR Burgandy ☑	PT
SS# 440-47-6752	☐ LH 50 TRIAL OFFER (current)	

THE VO-TECH STUDENT BANK

⑈109000008 ❶ ⑈ X 40 X 2743 ⑈

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ASSIGNMENT SHEET 7

	CHECKING ACCOUNT	SAVINGS ACCOUNT	SAFE DEPOSIT BOX	LOAN	CERTIFICATE OF DEPOSIT	TRAVELERS CHECK	OVERDRAFT PROTECTION	CHRISTMAS CLUB	IRA—KEOGH—SEP	DIRECT DEPOSIT	
Customer purchased a money order with cash.	✓										
Elderly person comes to the bank in the rain to make a deposit.										✓	
Customer has a large balance in a regular savings.					✓						
Customer withdraws large sums of money in cash.	✓										
Customer was charged $15 for an insufficient check that was paid.							✓				
Customer cashes an unmatured bond.				✓							
Customer purchased U.S. Government Savings Bonds.			✓								
Customer remarks about paying for Christmas all year.								✓			
Customer is self-employed and is planning for retirement.									✓		
Customer cashes a payroll check each week.	✓										
Customer says he is leaving for Hawaii in two days.						✓					
Employed customer is concerned about an additional retirement plan.									✓		
Customer complains about the interest on all his charge cards.											
Customer makes a comment about wanting a new car.				✓							
In mid-December a customer withdraws a large sum from his savings.				✓				✓			
Final payment on a loan is made.		✓									

ASSIGNMENT SHEET 6 Letter content will vary.

ASSIGNMENT SHEET 7

ASSIGNMENT SHEET 8

CIF NEW ACCOUNT FORM

ACCT NO 41-1685 NEW ☒ REOPEN ☐ DATE (current)

NAME Jerry and Kelly Cavner

ADDRESS 1701 Daryl Place

ADDRESS Votechsville, OK 74074

ADDRESS

ADDRESS

PLACE OF EMPLOYMENT Votechsville H.S. BUSINESS PHONE

YEAR EMPLOYED 90 HOME PHONE 377-2564

SS NO OR TAX ID 440-40-6987 OFFICER

SPOUSE EMPLOYER — SPOUSE SS NO 440-40-7772

AUXILLARY ADDRESS (ONLY IF MAILING ADDRESS DIFFERENT FROM CIF)

JOURNAL COMMENTS (46 CHARACTERS)

JOURNAL COMMENTS (46 CHARACTERS)

STATEMENT COMMENT (46 CHARACTERS)

TYPE OF ACCOUNTS BEING OPENED

☐ CHECKING ☒ SAVINGS

TYPE DESC CLASS TYPE joint CLASS Reg.

☐ CD ONLY ☐ LOAN ONLY

☐ SAFE DEPOSIT ☐ OTHER (SPECIFY)

DRIVERS LICENSE NO 440-40-6987

EXPIRATION DATE CREDIT BUREAU

PREVIOUS BANK Votech National Bank Anytown, OK NEW ACCOUNT LETTER YES ☐ NO ☐

REMARKS TIME OPENED : INITIALS Student's

I AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

CUSTOMER'S SIGNATURE Jerry Cavner ☐ YES (AMERICAN EXPRESS CARD)

I HAVE RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER'S SIGNATURE Jerry Cavner

1.1.1

PLEASE SIGN FIRMLY
DO NOT DETACH

41-1685

Jerry and Kelly Cavner

Checking Savings X

Signature Jerry Cavner

Kelly Cavner

440-40-6987 (current) Kelly - 440-40-7772

SAVINGS ACCOUNT

Jerry Cavner
(current)

41-1685

CASH	250	00
Joe Cavner	500	00
TOTAL	750	00
LESS CASH	—	
DEPOSIT TOTAL $	750	00

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)
Jerry and Kelly Cavner

Address
1701 Daryl Place

City, State, and ZIP code
Votechsville, OK 74074

List account number(s) here (See Instructions) ▶ 41-1685

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number: 440 40 6987

OR

Employer identification number:

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code. (See **Highlight** below.) ▶ ☒

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Jerry Cavner Date ▶ (current)

Instructions (Section references are to the Internal Revenue Code.)

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in **PART II. Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB *Vo-Tech Student Bank*

111 E. 6th Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE	DATE
x Jerry Cavner	(current)

NAME _____ SCORE _____

OBJECTIVE 1

Match terms associated with opening new accounts to their correct definition. Write the correct letter in the blank.

____ 1. Check drawn by a bank on itself and signed by the cashier or other authorized teller

____ 2. Form completed to order personalized checks

____ 3. Payer's request for Taxpayer Identification Number Form required for all interest-bearing accounts

____ 4. Deposit slips issued to customers until they receive their personalized deposit slips

____ 5. Portion of deposit balance that is not actually collected at a given time by the depository financial institution

____ 6. Numerical identification given to an account within a given institution

____ 7. Any amount in dollars and cents that will increase the balance of a customer's account

____ 8. The process by which a payor delivers data by electronic means directly to the payee's bank for credit to his/her account

____ 9. A fictitious name often called trade style, used for business purposes

___ 10. Any amount in dollars and cents that will decrease the balance of a customer's account

___ 11. A form completed during the interview with pertinent information about the customer

___ 12. A demand draft drawn on a financial institution

a. FDIC
b. Trade Name
c. W-9 Form
d. Account Number
e. Uncollected Funds
f. Payable on Death
g. Application Form (CIF)
h. Direct Deposit
i. Temporary Deposit Slips
j. Attorney-in-Fact
k. Funds Availability
l. Automated Teller Machine (ATM)
m. Interest
n. Temporary Checks
o. Check Order
p. Bank-by-Mail
q. Cashier's Check
r. Credit Bureau
s. Hold

___13. The amount of time that may pass before funds deposited in an account are actually available to the customer

___14. The legal document by which one party is authorized to act on another's behalf

___15. A party who has been authorized by a bank's depositor to issue instruction to that bank regarding the account

___16. Demand deposit subject to withdrawal or transferral at any time or "upon demand"

___17. The restriction on payment of part or all of the balance in an account

___18. Checks issued to customers until they receive their personalized checks

___19. Electronic facility for handling transactions automatically

___20. Card signed by each depositor and customer of the financial institution and used for identification purposes

___21. Transactions from a depositor of the institution sent through the mail rather than handled over the counter

___22. Card issued to customers showing their signature and account number

___23. Record of the amounts of all items deposited for credit to the depositor's account in the financial institution

___24. Money paid for the use of money

___25. Money paid for the use of money for a period of time based upon the principal

___26. Individual, partnership, business proprietorship, corporation, organization, or association placing funds in a financial institution

t. Identification Card

u. Check

v. Credit

w. Simple Interest

x. Debit

y. Signature Card

z. Deposit Slip

aa. Maturity

bb. Service Charge

cc. Depositor

dd. Power of Attorney

ee. Personalized Check

ff. Checking Account

gg. Night Deposit

___ 27. Provides insurance protection for deposits up to $100,000.00 in financial institutions

___ 28. A company that issues the bank information about a potential new account customer's credit record

___ 29. A fee levied by a financial institution for services rendered to a depositor or other customer

___ 30. Date upon which a note, time draft, bond, or other negotiable instrument becomes due and payable

___ 31. The customer(s) can designate a beneficiary to receive all proceeds from the account payable on death

___ 32. Check which has the bank customer's name and address printed on the face of the check

___ 33. Deposits made after regular financial institution hours

OBJECTIVE 2

Match terms associated with types of accounts to their correct definition. Read the following scenarios and decide which type of account is best suited for these individuals. Write the correct letter in the blank.

____ 1. Jim Smith is a freshman at a university. He would like to open a checking account.

____ 2. Susie and Bob Jones maintain a $2500 balance in their checking account. They write 25-30 checks per month.

____ 3. A 65 year old man has $300 to open an account.

____ 4. Jo Cavner would like to open an account with $1500. He indicated he would like to draw interest on the account.

____ 5. Mr. and Mrs. Bob Cox are employed at Halliburton. They would like to contribute to a retirement fund.

____ 6. Mark Taylor received $4000 from his grandparents. In six months when he graduates he plans to buy a car.

a. Club Account
b. Certificate of Deposit
c. IRA
d. Invest Account
e. Keogh
f. Money Market Account
g. NOW Account
h. Regular Checking
i. Regular Savings
j. SEP
k. Senior Citizen Account

____7. Sam has a paper route and earns $50 per week. He would like to put $10 in a savings each week.

____8. Mary and Sam Jackson have $3000 to open an account. They don't plan to write over 2 checks a month from the account. They do use the ATM once a week.

____9. Mr. Johnny Carter would like to invest in an account that would earn a higher rate of interest than regular savings, but allow him to write 1-3 checks per month.

___10. Charles Abrams owns and operates Abrams Plumbing. He would like to start a retirement fund. He plans to put in 15% of his income, not to exceed $30,000 a year.

___11. Aline Hess wants to open a checking account with a minimum amount. She plans to write 20-25 checks per month.

___12. Jerry Wilson is self-employed. He would like to discuss a retirement plan with the new accounts representative.

___13. Larry tells Sandy he is tired of going in debt at Christmas. He pays for Christmas all year long.

l. Student Account

m. Super NOW Account

OBJECTIVE 3

List 8 characteristics of a checking account.

OBJECTIVE 4 | **List seven requirements about checking accounts that a New Accounts Representative should know.**

_____

_____

_____

_____

_____

_____

_____

OBJECTIVE 5 | **List five benefits of savings accounts.**

_____

_____

_____

_____

_____

OBJECTIVE 6 | **Describe three characteristics of savings accounts.**

_____

_____

_____

OBJECTIVE 7 | **List eight features of savings accounts that a New Accounts Representative should know.**

_____

_____

_____

_____

_____

_____

_____

OBJECTIVE 8 **Describe four responsibilities of a New Accounts Representative.**

OBJECTIVE 9 **List the steps in opening a new account.**

OBJECTIVE 10

Describe the procedure for completing an application form.
Using the following information, complete the CIF Form.

(Current Date)

Account Number - 55-5692

Account Title - Judy Hallett

Home Address - 1600 Cascade Blvd. Tulsa, OK 73555

Telephone Number - (h) 687-4800 (w) 687-2341

Social Security Number - 447-75-6987

Employed - Lakeside Paper Company, 1608 S. Main, Tulsa, OK 73555

Previous Financial Institution - First Bank and Trust, Dallas, TX

Initial Deposit - $1500 check drawn on First Bank, $150 cash

Reference - Maxey Hess, teller at Student's Bank of Oklahoma

Check order - 200 Checkbook style, Scenic Design, red checkbook cover

CIF NEW ACCOUNT FORM

OBJECTIVE 11

Describe the procedure for preparing a signature card. Using the information in Objective 10, complete the signature card below.

Acct #

	Checking	Savings	

Signature _____

I hereby authorize the signature appearing below in the transaction of any and all business in my behalf with
THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Authorized Signature _____

Authorized Signature _____

Social Security No. or Tax Payer's I.D. No. _____

Date _____

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above

OBJECTIVE 12

Describe the procedure for adding a signature to a signature card of a personal account, sole proprietorship account, partnership account, and corporate account.

OBJECTIVE 13

List the procedures for deleting signatures on a signature card from a personal account, sole proprietorship account, partnership account, and corporate account.

Personal Account

Sole Proprietorship Account

Partnership Account

Corporate Account

OBJECTIVE 14 | **Distinguish between the W-9 form and the disclosure forms, Regulation E and Regulation CC.** Using the information in Objective 11, complete the following W-9 form and the Disclosure Form.

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)

Address

City, State, and ZIP code

List account number(s) here (See Instructions) ▶

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.
Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number

OR

Employer identification number

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code. (See Highlight below.) ▶ ☐

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Date ▶

Instructions *(Section references are to the Internal Revenue Code.)*

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For payments other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "Applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service) Form **W-9** (10-83)

BEST COPY AVAILABLE

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB *Vo-Tech Student Bank*

111 E. 6th. Box 999
Votechsville, OK 73515
(405) 322-4500

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after this cut-off time or on a day we are not open, we may consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the seventh business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

A list of our ATMs is enclosed.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 may not be available until the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 may not be available until the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 may not be available until the second business day after the day of your deposit.

Funds from all other check deposits may not be available until the tenth business day after the day of your deposit.

CUSTOMERS NAME & A/C #

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

SIGNATURE DATE

X_____ _____

OBJECTIVE 15

Describe the procedure for preparing an initial deposit.

OBJECTIVE 16

List the eight steps for filling out a deposit slip.

1.

2.

3.

4.

5.

6.

7.

8.

OBJECTIVE 17

List the seven steps for ordering personalized checks and deposit slips.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

OBJECTIVE 18

Describe the procedure for issuing a New Accounts Packet.

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OBJECTIVE 19 | **List six steps for cross-selling.**

OBJECTIVE 20 | **List three steps in handling objections.**

OBJECTIVE 21 | **Name the four most common services offered by financial institutions.**

OBJECTIVE 22 | **Describe the procedure for closing an account.**

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OBJECTIVE 23 | **List seven common services offered by most financial institutions that a New Accounts Representative must know in order to be successful on the job.**

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NOTICE | The following assignment sheets are not a part of the written test. If these activities have not been completed, check with your instructor.

OBJECTIVE 24 | **Complete an Application Form.** SCORE _____

OBJECTIVE 25 | **Prepare a Signature Card.** SCORE _____

OBJECTIVE 26	**Complete a W-9 Form and disclosure forms, Regulation E, pertaining to Electronic Funds Transfer (EFT) and Regulation CC, pertaining to Funds availability.**	SCORE _____
OBJECTIVE 27	**Prepare an Initial Deposit.**	SCORE _____
OBJECTIVE 28	**Order Personalized Checks.**	SCORE _____
OBJECTIVE 29	**Type a Thank-You Letter.**	SCORE _____
OBJECTIVE 30	**Match financial services to specific customer needs.**	SCORE _____
OBJECTIVE 31	**Open a Savings Account.**	SCORE _____

OBJECTIVE 1

1. q
2. o
3. c
4. i
5. e
6. d
7. v
8. h
9. b
10. x
11. g
12. u
13. k
14. dd
15. j
16. ff
17. s
18. n
19. l
20. y
21. p
22. t
23. z
24. m
25. w
26. cc
27. a
28. r
29. bb
30. aa
31. f
32. ee
33. gg

OBJECTIVE 2

1. l
2. m
3. k
4. g
5. c
6. b
7. i
8. f
9. d
10. j
11. h
12. e
13. a

OBJECTIVE 3

Answer must include the following:

- Customer controls the disbursement of funds in the account.
- Periodic statements are provided that state all transactions involving the account.
- Checks are widely accepted forms of payment.
- Account deposits are protected by bank management policy and the FDIC.
- All collected funds on deposit in an account are available to the customer on demand.
- Access to funds on deposit is available only to those persons designated by the customer.
- Checking accounts can be tied to other bank services such as automatic transfers, overdraft loans, and ATMs.
- A variety of checking account plans are available, often including budget or thrift plans.
- Personalized, scenic, and designer check styles are available.
- Checking accounts are a way for the customer to establish a relationship with a financial institution, which may be useful for reference purposes.

OBJECTIVE 4

Answer must include the following

- Type of account
- Minimum balance or deposit required
- Whether a savings account is related to the fees
- Monthly service charges
- Fee per check
- Fee for printing
- Whether there are special features or associated services attached to the account

OBJECTIVE 5

Answer must include the following

- Convenience
- Security
- Income
- Increased credit availability
- Additional related services

OBJECTIVE 6

Answer must include the following

- Savings accounts are a means of accumulating funds for future use
- Customers have immediate access to funds on deposit in regular (Passbook), NOW, and Super NOW accounts
- The amount of interest actually paid on deposits in a savings account is determined by the interest rate, the duration of the deposit, the deposit base, and the method of compounding

OBJECTIVE 7

Answer must include the following

- Type
- Minimum deposit
- APR
- Compounding method
- Annual yield
- Withdrawal penalty
- Maturity date
- Special or additional features

OBJECTIVE 8

Answer must include the following

- Have the ability to recognize the financial needs of the customer
- Be knowledgeable of all the services available to the customer
- Be knowledgeable of the legal requirements for establishing the legal binding contract
- Develop a smooth presentation of information required for the institution's records

OBJECTIVE 9

- Interview
- Application
- Identification
- Account number
- Signature Card
- W-9 Form/Federal Regulation Form
- Initial Deposit
- Check Order
- New Accounts Packet
- Thank-you letter

OBJECTIVE 10

CIF NEW ACCOUNT FORM

ACCT NO 55-5692 NEW ☒ REOPEN ☐ DATE (Current)

NAME Judy Hallett

ADDRESS 1600 Cascade Blvd.

ADDRESS Tulsa, OK 73555

ADDRESS

ADDRESS

MAIL CODE ZIP CODE

PLACE OF EMPLOYMENT Lakeside Paper Company

BUSINESS PHONE 687-2341

YEAR EMPLOYED —

HOME PHONE 687-4880

SS NO OR TAX ID 447-75-6987

OFFICER —

SPOUSE EMPLOYER NA

SPOUSE SS NO NA

AUXILLARY ADDRESS
(ONLY IF MAIL NO ADDRESS DIFFERENT FROM ↑)

MAIL CODE ZIP CODE

JOURNAL COMMENTS (46 CHARACTERS)

JOURNAL COMMENTS (46 CHARACTERS)

STATEMENT COMMENT (46 CHARACTERS)

TYPE OF ACCOUNTS BEING OPENED

☒ CHECKING

TYPE ____ DESC ____ CLASS ____

☐ CD ONLY

☐ SAFE DEPOSIT

☐ SAVINGS

TYPE Ind. CLASS Reg.

☐ LOAN ONLY

☐ OTHER (SPECIFY)

DRIVERS LICENSE NO 447-75-6987

EXPIRATION DATE

CREDIT BUREAU

PREVIOUS BANK First Bank and Trust Dallas, TX

NEW ACCOUNT LETTER YES ☐ NO ☐

REMARKS Referred by Marsey Hess, Teller Student's Bank of Oklahoma

TIME OPENED

INITIALS (student's)

I AUTHORIZE THE ABOVE ORDER BE PLACED ON THIS ACCOUNT

CUSTOMER'S SIGNATURE Judy Hallett

☐ YES AMERICAN CASH CARDS

I HAVE RECEIVED THE APPROPRIATE DISCLOSURES REQUIRED BY FEDERAL REGULATION

CUSTOMER'S SIGNATURE Judy Hallett

OBJECTIVE 11

Acct # 55-5692 Judy Hallett

X	Checking	Savings	

Signature Judy Hallett

I hereby authorize the signature appearing below to the transaction of any and all business in my behalf with
THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK

Authorized Signature _____

Authorized Signature _____

Social Security No or Tax Payers I D No 447-75-6987

Date (current)

(SEE REVERSE SIDE)

This account is accepted subject to the conditions and regulations of THE VO-TECH STUDENT BANK, VOTECHSVILLE, OK, applicable to this account. Authorized signatures above

OBJECTIVE 12

To add a signature to a personal account

- Be sure it is signed by all existing signers
- Issue new signature card
- Have all signers sign the new card
- Stamp the new card "replacement" and record the date

To add a signature to a corporate account

- Be sure a corporate resolution signed by the board of directors and signed by the corporate secretary is received
- Prepare a new signature card

OBJECTIVE 13

Personal Account

- Authorization must be in possession before a co-owner may be deleted
- Most financial institutions will require that the account be closed and a new one opened
- A letter of authorization from the person whose signature is being deleted must be received

Sole Proprietorship Account

- A letter of authorization will delete any signature
- The account can be closed and a new one opened

Partnership Account

- A new signature card and partnership resolution is needed
- Written authorization must be received before a partner can be deleted from the account

Corporation

- An authorization from the board of directors must be received
- A new corporate resolution and new signature card must be on file

OBJECTIVE 14

Form **W-9**
(October 1983)
Department of the Treasury
Internal Revenue Service

Payer's Request for Taxpayer Identification Number

Please print or type

Name as shown on account (if joint account, also give joint owner's name)
Judy Hallett

Address
1600 Cascade Boulevard

City, State, and ZIP code
Tulsa, OK 73555

List account number(s) here (See Instructions) ▶ 55-5692

PART I.—Taxpayer Identification Number

Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number.

Note: *If the account is in more than one name, see the chart on page 2 for guidelines on which number to give the payer.*

Social security number: 447 15 6987

OR

Employer identification number:

PART II.—Backup Withholding On Accounts Opened After 12/31/83

Check the box if you are NOT subject to backup withholding under the provisions of section 3406(a)(1)(C) of the Internal Revenue Code (See Highlight below.) ▶ ☐

Certification.—Under the penalties of perjury, I certify that the information provided on this form is true, correct, and complete.

Signature ▶ Judy Hallett Date ▶ (current)

Instructions (Section references are to the Internal Revenue Code.)

Highlight for Interest or Dividend Accounts Opened After 12/31/83—Backup Withholding

You may be notified that you are subject to backup withholding under section 3406(a)(1)(C) because you have underreported interest or dividends or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have not been so notified, check the box in PART II. **Note:** Backup withholding may apply to existing accounts as well as accounts opened after December 31, 1983.

Caution: There are other situations where you may be subject to backup withholding. Please read the instructions below carefully.

Purpose of Form

Use this form to report the taxpayer identification number (TIN) of the record owner of the account to the payer (or broker).

Beginning January 1, 1984, payers must generally withhold 20% of taxable interest, dividend, and certain other payments if you fail to furnish payers with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payers of the correct taxpayer identification number and, for accounts you open after December 31, 1983, properly certify that you are not subject to backup withholding under section 3406(a)(1)(C).

You may use this form to certify that the taxpayer identification number you are giving the payer is correct and, for accounts opened after December 31, 1983, that you are not subject to backup withholding.

If the payer provides a different form than Form W-9 to request the taxpayer identification number, please use it.

Backup Withholding

You are subject to backup withholding if:

(1) You fail to furnish your taxpayer identification number to the payer, OR

(2) The Internal Revenue Service notifies the payer that you furnished an incorrect taxpayer identification number, OR

(3) You are notified that you are subject to backup withholding (under section 3406(a)(1)(C)), OR

(4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payer that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

For purposes other than interest or dividends, you are subject to backup withholding only if (1) or (2) above applies.

(See the section on the back titled "Payees Exempt from Backup Withholding.")

Payments of Interest, Dividends, and Patronage Dividends

Accounts Opened Before January 1, 1984

To certify that the taxpayer identification number is correct for accounts opened before January 1, 1984, fill out your name and address, enter your account number(s) (if applicable), complete Part I, sign and date the form, and return it to the payer.

Accounts Opened After December 31, 1983

To certify that the taxpayer identification number is correct and that you are not subject to backup withholding under section 3406(a)(1)(C) for accounts opened after December 31, 1983, fill out your name and address, enter your account number(s) (if applicable), complete Parts I and II, sign and date the form, and return it to the payer.

If you are subject to backup withholding and are merely providing your correct taxpayer identification number to the payer, fill out your name, address, enter your account number(s) (if applicable), and complete Part I.

Other Payments

If you are merely providing your correct taxpayer identification number to the payer for payments other than interest, dividends, and patronage dividends, you need not sign this form. Fill out your name and address, enter your account number(s) (if applicable), complete Part I, and return the form to the payer.

Account Numbers

If you have more than one account with the same payer (for example, a savings account and a certificate of deposit at the same bank), the payer may request a separate Form W-9 for each account, depending on how the payer's records are kept.

What Number to Give the Payer

Give the payer the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is in more than one name or is not in the name of the actual owner, see the chart on page 2 for guidelines on which number to report.

Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "Applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the payer.

(Give this form to the payer, not to the Internal Revenue Service)

Form W-9 (10-83)

BEST COPY AVAILABLE

FUNDS AVAILABILITY — — — — — IMPORTANT INFORMATION ABOUT MAKING WITHDRAWALS FROM YOUR ACCOUNT

YOUR ABILITY TO WITHDRAW FUNDS AT

VSB Vo-Tech Student Bank
111 E. 6th. Box 999
Votechsville, OK 73515
(405) 322-4500

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first $5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

By signing below, you acknowledge that you received a copy of this disclosure on the date shown below.

x Judy Halbett (current) — SIGNATURE — DATE

OBJECTIVE 15

Answer must include the following

- Examine the initial deposit carefully
- If cash is involved in the deposit, count the cash
- If the deposit consists of an out-of-town or out-of-state check, or an item you question, a "HOLD" may be placed on the account.
- Some financial institutions do not issue temporary checks until funds have been collected
- Some financial institutions require a minimum deposit before opening an account

OBJECTIVE 16

Answer must include the following

1. Name of depositor
2. Address of depositor
3. Date
4. Depositor's account number
5. Amount to be deposited separated into currency, coin, or check
6. Total of currency, coin, and checks
7. Amount of cash if customer requests cash back
8. Net Deposit

OBJECTIVE 17

Answer must include the following

1. Show customer check order book of various styles and designs of checks and covers
2. Inform customer of the price of the checks
3. Discuss billing procedures for checks
4. Customer selects the desired checks and cover
5. Type check order form
6. Inform the customer it will take approximately 7-10 days to receive their checks
7. Tell customer to examine the checks to insure the information printed on them is correct

OBJECTIVE 18

Answer must include the following

- Give the customer the new account packet
- Explain the financial institution identification card to the customer
- Show customer temporary checks and deposits

OBJECTIVE 19

Answer must include the following

- Listen for clues and identify a customer's needs
- Match a service to the need
- Recommend a service
- Stress benefits of the service
- Provide brochures or additional information about the product
- Take action to start the service or refer the customer to the appropriate financial institution employee

OBJECTIVE 20

Answer must include the following

- Paraphrase the objections
- Counter specific objections about the service by explaining and emphasizing the benefits
- Drop the subject if objections still exist.

OBJECTIVE 21

Answer must include the following

- deposit services
- loan services
- special services
- customer services

OBJECTIVE 22

Answer must include the following

- loans
- safe deposit box
- traveler's checks
- savings accounts
- Christmas or vacation clubs
- retirement funds
- trusts

OBJECTIVE 23

Answer must include the following

- Loans
- Safe Deposit Box
- Traveler's Checks
- Savings Account
- Club Account
- Retirement Funds (IRA, KEOGH, SEP)
- Trust

OBJECTIVES 24-31

Refer to Assignment Sheets 1 through 8.